



Travel
Insurance Services



Travel Insurance Select[®]

travelinsuranceselect.com

A flexible travel insurance plan with
your choice of options and services

Now with Security Evacuation Option

Trip Cancellation and Interruption Coverage

Worldwide Medical Expense and Emergency
Medical Evacuation

Cancel for Any Reason

24-Hour Worldwide Assistance

Complimentary 15-Day Look

Why do I need travel insurance?

No one expects to cancel or interrupt a trip but it happens. What if a family member becomes sick, injured or dies? What if your tour operator, airline or cruise line declares bankruptcy? What if you just change your mind or need to cancel for any reason? These are all events that could cause you to cancel or interrupt your trip and lose some or all of your prepaid trip expenses.

With the Travel Insurance Select plan, you can travel knowing you have Trip Cancellation/Interruption benefits. You'll be provided coverage for your insured trip costs when you must cancel or interrupt a trip due to covered reasons.

Will my health insurance cover me while I'm traveling?

Medical policies and HMOs may provide you limited coverage outside of the United States – Medicare provides no coverage – possibly leaving you with high bills when a medical emergency strikes. If you need to be medically evacuated, costs to you can easily reach \$50,000 or more.

Travel Insurance Select provides coverage for Medical Expense and Emergency Evacuation while you're away – covered medical, emergency dental, and medical evacuation expenses, plus 24-hour access to Emergency Assistance Services.

Why would I need Security Evacuation?

With the increased frequency of political unrest, today's turbulent environment poses a host of security concerns to travelers. You may travel more confidently with the added benefit of optional Security Evacuation coverage.



Travel Insurance Select®

Our Travel Insurance Select Plan offers a choice of three options to meet your needs and budget: Elite, Plus, and Basic.

Elite Option - Superior Coverage

Elite is one of the most complete Travel Insurance packages. Though appropriate whenever you travel, Elite's medical and evacuation limits are especially valuable anytime you travel outside the U.S. and Canada.

If you purchase the Elite Option within 21 days of your initial trip payment/deposit, we will include these Early Purchase Benefits:

- Cancel for Any Reason
- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default

Plus Option - Quality Coverage

Plus provides many of the same benefits and features as the Elite Option but with lower coverage limits and fewer features.

If you purchase the Plus Option within 15 days of your initial trip payment/deposit, we will include these Early Purchase Benefits:

- Pre-Existing Medical Condition Exclusion Waiver
- Trip Cancellation/Interruption due to Financial Default

Basic Option - Travel Insurance on a Budget

Basic offers the minimum coverage against the pitfalls of travel. With lower limits, fewer extra features, and an economical price, Basic is a good choice for the budget-minded traveler.



Schedule of Benefits

Benefits and Services	Basic	Plus	Elite
Trip Cancellation - \$100,000 Max	Up to insured Trip Cost	Up to insured Trip Cost	Up to insured Trip Cost
Trip Interruption	Up to insured Trip Cost	Up to 125% of insured Trip Cost	Up to 150% of insured Trip Cost
Trip Delay	Up to \$750 / Max \$150 per day	Up to \$1000 / Max \$200 per day	Up to \$1500 / Max \$250 per day
Missed Connection	–	–	\$1500
Medical Expense	\$10,000	\$50,000	\$100,000
Emergency Evacuation & Repatriation of Remains	\$25,000	\$100,000	\$1,000,000
Baggage & Personal Effects Loss	\$500	\$1,000	\$2,000
Baggage Delay	\$50	\$100	\$200
Accidental Death & Dismemberment	–	\$25,000	\$50,000
Trip Cancellation/Interruption due to Terrorist Incident	–	Included	Included
Primary Medical Expense	–	–	Included
Travel Medical Assistance*	Included	Included	Included
Worldwide Travel Assistance*	Included	Included	Included
LiveTravel Emergency Assistance*	–	Included	Included
Concierge Services*	–	–	Included
Early Purchase Benefits (Below) (Must insure 100% of all prepaid trip costs that are subject to cancellation penalties or restrictions)	No Early Purchase Benefits	If purchased within 15 days of initial trip deposit/payment	If purchased within 21 days of initial trip deposit/payment.
Pre-Existing Medical Condition Exclusion Waiver - \$60,000 Max	–	Included	Included
Trip Cancellation/Interruption due to Financial Default	–	Included	Included
Cancel for Any Reason	–	–	70% of insured Trip Cost

*Non-insurance services are provided by the Worldwide Travel Assistance Center.

Get a Quote & Enroll Online!

www.travelinsuranceselect.com

Pay with your credit card and get instant email confirmation!

OR Enroll by Mail

Complete the enrollment form with all required information and payment.

Security Evacuation

Give us a call or visit us online for more information or to purchase this new upgrade benefit.

Have questions? Want to enroll by phone?

Contact Customer Service:

800-937-1387 Monday - Friday 8:30 am - 5:00 pm Pacific Time

Coverage Highlights

Trip Cancellation

Will reimburse your non-refundable prepaid Trip payments/deposits, up to the amount insured, if cancellation occurs before your scheduled departure because of unforeseen circumstances covered in the plan, such as illness, injury, death, strike, and weather.

Trip Interruption

Will reimburse (up to the maximum for the Option selected) your non-refundable prepaid and unused Trip payments when your Trip is interrupted after departure, due to unforeseen circumstances covered in the plan. Coverage includes reimbursement for additional transportation expenses to join or rejoin the Trip, or to return home.

Trip Delay

If your trip is delayed more than 12 hours due to covered reasons, you will be reimbursed for reasonable additional expenses, up to the maximum for the Option you selected. Covered reasons include illness, injury, carrier caused delays, and weather.

Missed Connection

We will reimburse, up to the plan maximum, for additional transportation expenses incurred if you miss a trip departure because of a cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Common Carrier caused delay.

Medical Expense

Will pay for reasonable and customary medical and surgical services of a physician, nurse or hospital as a result of a covered Injury or Sickness first occurring on your Trip, up to the plan maximum. Included are related medication expenses, 90 days of physical therapy, and emergency dental treatment while on the trip.

Emergency Evacuation & Repatriation of Remains

Will pay reasonable charges for emergency medical evacuation required by a Physician, for a covered Injury or Sickness, to the nearest adequate medical facility or home if medically necessary, up to the maximum for the Option you selected. All evacuations require advance notification to the Worldwide Travel Assistance Center.

Baggage & Personal Effects Loss

Will reimburse for lost, damaged, or stolen baggage, passports or visas while on your trip, up to the maximum for the Option you selected. A Baggage Delay benefit is included to reimburse you for the purchase of necessary personal effects if baggage is delayed more than 24 hours while you are on your trip. You must retain copies of your receipts for reimbursement.

Accidental Death & Dismemberment (not applicable to Basic Option)

In the unlikely event you are injured in an accident on the trip that results in your death or dismemberment, the plan will pay up to the maximum limit.

Terrorist Incident (not applicable to Basic Option)

If you purchase the Elite Option or the Plus Option, Trip Cancellation/ Interruption benefits are expanded to include coverage due to a Terrorist Incident occurring within 30 days of arrival in a City on the Trip's itinerary.

Primary Medical

Under the Elite Option the Medical Expense benefit will be paid without regard to other group, blanket health, accident insurance or other personal medical plans that may also cover the expense.

Coverage Highlights

Pre-Existing Medical Condition Exclusion Waiver

The 60 day Pre-Existing Medical Condition Exclusion found in the plan is waived if coverage is purchased within 15 days (Plus Option) or 21 days (Elite Option) of your first payment/ deposit for the Trip, provided: (1) the full Trip Cost at that time is covered; (2) additional coverage is also purchased for all non refundable arrangements added to the Trip at a later date; and (3) you are medically able to travel when coverage is purchased.

Financial Default

If you purchase the Elite Option (within 21 days of your first trip deposit/payment for the Trip) or the Plus Option (within 15 days of your first trip deposit/payment for the Trip), Trip Cancellation/ Interruption benefits are expanded to include loss caused by the Financial Default of an airline, cruise line, or tour operator. (Not all suppliers are covered.)

Cancel for Any Reason

This benefit is included with the Select Elite Option and will pay 70% of your prepaid non-refundable Trip payments/deposits if your Trip is cancelled for any reason not otherwise covered by the plan provided: (1) you purchase the Elite Option within 21 days of your initial Trip payments/deposit; (2) you insure all prepaid Trip costs, including 100% of any subsequently booked Trip arrangements within 21 days of payment/confirmation of those additional arrangements; and (3) the Trip is cancelled at least 2 days prior to scheduled departure.

Security Evacuation (not applicable to Basic Option)

This optional benefit is available with the Plus and Elite plans. Security Evacuation pays the reasonable charges up to the plan maximum to extricate an insured individual from the Host Country due to an occurrence that results in the insured individual being placed in imminent physical danger. The determination that an Insured requires a Security Evacuation must be made by a Designated Security Consultant. Security Evacuation is not available to residents of FL, PA, and NY.

Travel Medical Assistance and Worldwide Travel Assistance*

All options include a full compliment of assistance services from the Worldwide Travel Assistance Center. You may call 24 hours a day from anywhere in the world. Services for Travel Medical include arranging medical evacuations, locating local physicians and medical facilities, dispatch of doctor or specialist, and return travel arrangements. Other Worldwide Travel services include coordinating emergency cash transfers, lost passport/travel documents assistance, relaying messages to family, and emergency telephone interpretation.

LiveTravel Emergency Assistance*

Provides you with 24-hour access to a certified travel agent to assist in making emergency travel arrangements such as rebooking flights, making hotel arrangements and replacing lost credit cards.

Concierge Services*

When you select the Elite Option, the Worldwide Travel Assistance Center will provide you with a variety of services including: restaurant referrals and reservations; ground transportation reservations; theater, concert and sporting event arrangements; floral delivery services; and golf course recommendations, if available.

Coverage Exclusions

Certain exclusions and limitations apply to each benefit and are detailed in the Description of Coverage. For complete details go to: travelinsure.com/select11/doc

*Non-insurance services are provided by the Worldwide Travel Assistance Center.

Common Questions

How much of my Trip Cost should I insure?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions.

To be eligible for the Pre-Existing Medical Condition Exclusion Waiver and the Cancel for Any Reason Benefit, you must insure 100% of the travel arrangements you indicate on the Enrollment Form (Air, Land, Cruise, and/or Rail)

You cannot insure arrangements for which you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, certificates).

When should I buy travel insurance?

Buy NOW for maximum coverage. Your Trip Cancellation coverage is effective the day after your enrollment is postmarked and payment is received, or the day after your transaction is completed online.

What are the Early Purchase Provisions?

After your initial deposit/payment on your Trip, you have up to 15 days to purchase the Plus Option to include the following:

1. Pre-Existing Medical Condition Exclusion Waiver
2. Trip Cancellation/Interruption due to Financial Default (not all suppliers covered), please refer to travelinsure.com/alertlist for details.

You have up to 21 days from your first deposit/payment to purchase the Elite Option to be eligible for the Cancel for Any Reason Benefit, as well as the two items listed above.

What if I miss the early purchase 15/21 days period?

You may still purchase Plus or Elite at any time up to the day prior to departure, however, the coverages would not include the early purchase benefits.

What if my trip plans change or there is an increase in trip cost?

Notify Travel Insurance Services immediately in writing and include the additional plan cost in order to maintain the Early Purchase Benefits. Failure to keep your coverage at 100% of Trip Cost can delay the payment of claims or cause loss of eligibility for certain benefits.

How do I obtain the Optional Security Evacuation Benefit?

If you enroll directly online at travelinsuranceselect.com you have the option of purchasing the Security Evacuation coverage. You may also give us a call and we can do a phone enrollment.

This optional coverage is only available on the Plus and Elite. To be eligible for the Security Evacuation coverage, you must purchase the insurance within 15 days (Plus) and 21 days (Elite) of your initial deposit/payment of your trip.

Security Evacuation is not available for residents of FL, NY, and PA

About Us

Established in 1973, Travel Insurance Services (TIS) is a national insurance agency/brokerage providing travel related insurance solutions for individuals, groups, organizations and businesses worldwide.

TIS is located in Columbus, Ohio.

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Toll Free: 800-937-1387
select@travelinsure.com

travelinsuranceselect.com

Disclosure

This is only a brief description of the coverage(s) available under policy series T30337NUFIC. The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there is any conflict between the contents of this document and the Policy, the Policy will govern in all cases. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038 and currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states.

Trade Sanction Disclosure: Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/.

Participants

	Name: First, Last	Date of Birth (MM / DD / YY)
1	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>

Choose One Option (For all Participants)

Basic

 Plus

 Elite

Trip Information

Organization Sponsoring Trip (Ex: Alumni Assoc., Tour Operator/Agency, etc.)

Initial Trip Payment/Deposit Date* / / *Required to qualify for Plus and Elite Early Purchase Benefits

Departure Date (MM / DD / YY) / / Return Date (MM / DD / YY) / /

Indicate types of travel arrangements you are insuring. Must insure 100% of indicated travel arrangements for Early Purchase Benefits.

Air
 Land
 Cruise
 Rail

Primary Travel Destination

Address & Confirmation Delivery

Name

Billing/Mailing Address

Phone

Email Address

Deliver Confirmation by: Email Mail

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. I understand that **Early Purchase Requirements** may apply to certain benefits (See Important Notes #1). I have read, and understand and agree to the terms and conditions of the Insurance, as detailed in the Description of Coverage (See Important Notes #2).

Signature Date

Payment Calculation Per Participant

	Trip Cost (\$500 min)	Rate (See Chart Below)	Plan Cost
1	<input type="text"/>	X <input type="text"/>	= <input type="text"/>
2	<input type="text"/>	X <input type="text"/>	= <input type="text"/>
3	<input type="text"/>	X <input type="text"/>	= <input type="text"/>
4	<input type="text"/>	X <input type="text"/>	= <input type="text"/>

Required Processing Fee:

Subtotal:

If Trip is over 30 days: \$5 x # of days over 30 x # of Participants =

Total Payment Due:

Plan Cost Rates Chart

Age	Basic	Plus	Elite
0 - 40	.04	.07	.11
41 - 55	.07	.095	.15
56 - 65	.08	.115	.185
66 - 75	.10	.14	.225
76 - 80	.12	.17	.27
81+	.15	.19	.305

Multiply Rate with each Participant's Trip Cost.

Use each Participant's Age as of Enrollment Postmark Date.

Payment Type

Check (Payable to USI Travel Insurance Services)
 Visa MasterCard Discover

Card #:

Expiration Date: Card Security Code:

Important Notes

1. Early Purchase Requirements: To be eligible for the Pre-Existing Medical Condition Exclusion Waiver and Financial Default coverage, this Enrollment Form and payment must be received (if mailed, postmarked) within 15 days (Plus Option) or 21 days (Elite Option) from the date of your Trip's initial deposit/payment. To be eligible for the Cancel for Any Reason benefit in the Elite Option, this Enrollment Form and your payment must be received (if mailed, postmarked) within 21 days from the date of your Trip's initial deposit/payment.
2. Description of Coverage: For complete terms and condition, go to travelinsure.com/select11/doc
3. Plan Cost Refunds: If you cancel your coverage after a complimentary 15 day look, prior to departure, you'll receive a pro-rata plan cost refund based upon how long your coverage has been in effect. A \$20 refund processing fee will also be deducted from the refund amount. Your written request must be received by USI Travel Insurance Services prior to your scheduled departure date.
4. Travel Insurance Services Compensation Disclosure Statement: go to travelinsure.com/select11/cd

Official Use Only

PO # _____ Cert # _____
 PM _____ Date Received _____

Brochure No.



USI Travel Insurance Services
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