

# Protect-A-Group Comprehensive Plan



## Protect-A-Group Comprehensive Group Plan

### Coverage Features

#### Cancellation or Interruption due to:

Sickness, Injury, or Death	Yes
A Pre-Existing Medical Condition	Yes*
Cessation of Services of a Common Carrier due to bad weather or unannounced strike	Yes
Residence, destination or workplace made uninhabitable by fire, flood or natural disaster	Yes
Permanent transfer of employment, requirement to work, merger or acquisition of a traveler's employer	Yes
Involuntary termination of employment	Yes
Being hijacked, quarantined or called to jury duty	Yes
A Terrorist Incident	Yes
Revocation of previously granted military leave due to war	Yes
Bankruptcy or Default of a travel supplier	Yes
A documented theft of passports or visas	Yes

#### Trip Delay Due to:

Sickness or Injury; Common Carrier delay; quarantine, hijacking, strike, natural disaster, terrorism or riot; lost or stolen passports or travel documents	Yes
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#### Emergency Medical Expense / Emergency Evacuation: Excess Coverage

Covers Pre-Existing Medical Conditions	Yes*
Medical Evacuation to hospital of choice	Yes
Covers airfare cost for one visitor from home if traveler is hospitalized during the Trip	Yes

#### One Call 24 Hour Assistance Services:

Medical, Legal, and Concierge Services	Yes
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\* Provided the insured traveler has paid his/her premium to the Group Leader or Organizer within 15 days of his/her first payment to join the group.

### Protect-A-Group Comprehensive Group Plan

Plan Benefits	Comprehensive
Trip Cancellation	Trip Cost*
Trip Interruption	150% Of Trip Cost*
Travel Delay (8 Hours or More)	\$150 Per Day \$750 Maximum
Missed Connection (3 Hours or More)	\$1,000
Medical Expense/Emergency Assistance	\$100,000
Accident & Sickness Medical Expense	Included
Emergency Medical Evacuation & Repatriation of Remains	Included
One Call 24-Hour Assistance Service	Included
Baggage and Personal Effects	\$1,500
Baggage Delay (12 Hours or More)	\$250
Accidental Death and Dismemberment	\$25,000
Cancel For Any Reason Benefit	Not Included
* If the amount insured is less than the total prepaid Trip costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage purchased; 2) 150% of the amount purchased for Trip Interruption; and 3) there will be no coverage available under the Cancel For Any Reason Benefit.	
<b>Protect-A-Group is Underwritten By:</b> United States Fire Insurance Company, Eatontown, NJ.	

See complete details at [www.travelsafe.com](http://www.travelsafe.com)  
Questions? Call 1-800-523-8020

# Group Tour Insurance

Questions? Call 1-800-523-8020

## Frequently Asked Questions

(Refer to Travel Insurance Policy/Certificate for Complete Details)

### What happens if a flight is delayed or canceled?

The **Protect-A-Group plan** protects a traveler in several ways. If a flight is delayed 3 hours or more, he or she can take a later flight and be reimbursed up to a maximum of \$1,000 for the Additional Transportation Cost to join the Trip and for the cost of any unused land or water Travel Arrangements.

### What happens if a traveler does not want to take a Trip because of a Terrorist Incident?

The **Protect-A-Group plans** that include Trip Cancellation and Trip Interruption benefits, allow cancellation or interruption of a Trip due to a Terrorist Incident, provided: 1) the Terrorist Incident occurs in a city listed on the Itinerary for the trip; and 2) the Terrorist Incident occurs within 30 days of the Scheduled Departure Date for the Trip.

### What happens if a traveler's bags do not arrive at his or her destination?

The **Protect-A-Group plans** covers all baggage delays of 12 hours or more during a Trip and provides reimbursement for personal articles purchased, such as toiletries, a change of clothing, etc., up to the amount shown in the Schedule. Be sure the traveler keeps the receipts for any items purchased.

### What are Pre-Existing Conditions and can a Pre-Existing Condition be covered by the Protect-A-Group Plans?

Medical conditions for which there is treatment; or a recommendation for treatment, diagnostic test or exam; or for which drugs or medicine are prescribed during the 60 day period prior to the effective date are Pre-Existing Conditions. The policy excludes the Pre-Existing Conditions and those of a Traveling Companion or a Family Member traveling with him or her. **Exception:** Medical conditions that are treated or controlled solely with medication and remain treated or controlled without an adjustment or a change in medication during the 60 day period prior to your effective date are not considered to be Pre-Existing Conditions.

**IMPORTANT!** - The policy exclusion for Pre-Existing Conditions will be waived if the traveler's premium is received within 15 days of the date the initial Trip deposit is paid.

## Plan Highlights

(Refer to Travel Insurance Policy/Certificate for Complete Details)

### Pre-Existing Condition Coverage

With all of the TravelSafe Protect-A-Group Plans, the policy exclusion for Pre-Existing Conditions is waived provided the traveler has paid his/her premium to the Group Leader or Organizer within 15 days of his/her first payment to join the group.

### Bankruptcy or Default

The Comprehensive Plan provides coverage should a Trip have to be canceled or interrupted due to Bankruptcy or Default, as defined, of any airline, cruise line or tour operator occurring more than 14 days after the benefit effective date, provided the traveler has paid his/her premium to the Group Leader or Organizer within 15 days of his/her first payment to join the group. This coverage is provided without restrictive lists of approved or unapproved suppliers.

**24 Hour Emergency Services  
by One Call Worldwide  
Travel Services Network**

Providing you with:

- Medical Assistance
- Medical Consultation and Monitoring
- Medical Evacuation
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains

One Call Travel Solutions can provide:

- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document and Ticket Replacement Services
- Concierge Services

### Your Satisfaction is Important To Us:

If you are not satisfied for any reason, You may return Your certificate to TravelSafe within 10 days after receipt. Your plan payment will be refunded, provided there has been no incurred covered expense. When so returned, the certificate is void from the beginning.

