

**Protect-a-Group** takes the uncertainty out of travel. Give your clients the peace of mind they need! Just look at these key features:

<b>Protect-a-Group Plan Benefits</b>	<b>Maximum Benefit</b>
<b>Trip Cancellation</b> (Comprehensive Plans only)	<b>Up To Trip Cost*</b>
<b>Trip Interruption</b> (Comprehensive Plans only)	<b>Up To 150% of Trip Cost*</b>
<b>Missed Connection (3 Hours or More)</b> (Comprehensive Plans only)	<b>\$1,000</b>
<b>Travel Delay (8 Hours or More)</b>	<b>\$150 Per Day \$750 Maximum</b>
<b>Medical Expense/Emergency Assistance</b>	<b>\$100,000</b>
Accident & Sickness Medical Expenses	<b>Included</b>
Emergency Medical Evacuation and Repatriation of Remains	<b>Included</b>
One Call 24-Hour Assistance Service	<b>Included</b>
<b>Baggage and Personal Effects</b>	<b>\$1,500</b>
<b>Baggage Delay (More Than 12 Hours)</b>	<b>\$250</b>
<b>Accidental Death and Dismemberment</b>	<b>\$25,000</b>
<b>Cancel For Any Reason Benefit</b> (Only included with the Comprehensive Plus Plan)	<b>75% of Non- Refundable Trip Cost*</b>

**Important Purchase Reminder For Trip Cancellation or Interruption:** The maximum payable under this benefit is the lesser of a) the Maximum Benefit Amount shown in the Schedule of Benefits; or b) the total amount of coverage You purchased (For Trip Interruption: 150% of the total amount of coverage purchased) and there will be no coverage under the Cancel For Any Reason Benefit, if Comprehensive Plus Plan purchased.

The **Protect-a-Group** Plans provide extensive coverage at low net group rates. Some of the coverage highlights are listed below:

- **Trip Cancellation or Interruption resulting from Bankruptcy and Default** of an airline, cruise line, tour operator or travel supplier (when Trip Cancellation / Interruption is included)\*
- Coverage for **Terrorist Incidents as defined** (when Trip Cancellation / Interruption is included)
- Coverage for **Pre-existing Medical Conditions** provided: 1) the traveler's premium is received by you within 15 days of his or her initial trip deposit/payment.
- **Toll-Free Number** for **Policy and Coverage** questions
- **Toll-Free 24-Hour Hotline** for travelers to report a claim or check the status of an existing claim. Claims may also be reported online

\* **Bankruptcy and Default Coverage:** some travel insurance plans limit coverage for financial insolvency to a list of specified suppliers: 1) either suppliers that are struggling and therefore not covered; or 2) a list of financially strong companies which will be covered. Protect-A-Group's insolvency coverage extends to ALL TOUR OPERATORS, CRUISE LINES AND AIRLINES that have not already ceased operations or declared bankruptcy at the time premium is paid provided the Bankruptcy or Default occurs more than 14 days after the insurance purchase. There is no coverage for the Bankruptcy or Default of the tour operator or travel agency from whom the Insured purchased his/her Travel Arrangements.