



Travel Protection Plan Summary

for Plan #F750V

To review full plan details online, go to: tripmate.com/wpF750V





Part A: Cancel For Any Reason Waiver (Provided by Village Travel)

Cancel For Any Reason Waiver Program

Limit Per Person

Cancellation For Any Reason*

Trip Cost

When you purchase this travel protection plan within 7 days of the date the initial payment or deposit for your trip is received, you will also receive the Cancel For Any Reason Waiver provided directly by Village Travel. This waiver allows you to cancel your Village Travel trip for any reason as long as you cancel your trip 2 business days prior to your departure date. With this Village Travel Cancellation Waiver, the cancellation penalty for the land portion of your reservations will be reimbursed in the form of a Village Travel voucher, with the balance of the refund made in cash or to the credit card on file (corresponding to the original form of payment). Any benefit payable under this Cancellation Waiver will be reduced by the amount of any cancellation benefits paid or payable by the Travel Protection Plan offered by Village Travel or any other insurance plan providing Trip Cancellation benefits. Village Travel vouchers are nontransferable, may not be redeemed for cash, and can be redeemed within one (1) year from the date of issue and travel must be completed no later than eighteen (18) months from the date of issue. This cancellation waiver cannot reimburse air arrangements, cruise arrangements or any arrangements not made through Village Travel. Travel Protection Plan Vouchers can only be applied towards advertised escorted group tours booked through Village Travel. This Cancellation Waiver is provided by Village Travel and is not an insurance benefit underwritten by United States Fire Insurance Company.

*Additional terms apply; see plan document for full details. For residents of NY, this waiver may be purchased separately from your travel protection plan.

Part B: Schedule Of Benefits

Schedule of Benefits

Maximum Benefit Amount

Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Trip Interruption	up to 125% of the non-refundable insured Trip Cost
Missed Connection	\$500
Trip Delay	up to \$200 Per Day, to Maximum of \$2,000
Accident & Sickness Medical Expense	\$25,000
Medical Evacuation & Repatriation of Remains	\$250,000
24 Hour Accidental Death & Dismemberment	\$10,000
Baggage and Personal Effects	\$1,000
Baggage Delay	up to \$300



Benefit Summary

TRIP CANCELLATION - Protects the unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason.

TRIP INTERRUPTION - Provides you with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits for Your land or water Travel Arrangements for Your Trip, plus Additional Transportation Cost paid if Your Trip is interrupted for a covered reason.

MISSED CONNECTION - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits paid to the Travel Supplier for the land or water Travel Arrangements You purchased for Your Trip, plus the additional transportation cost to join Your trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 consecutive hours or more for a covered reason.

TRIP DELAY - Assists with Reasonable Expenses incurred when You are delayed for 12 consecutive hours or more while en route to or from, or during the course of Your Trip, for a covered reason.

ACCIDENT & SICKNESS MEDICAL EXPENSE - Provides Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your trip.

MEDICAL EVACUATION & REPATRIATION OF REMAINS - Among other things, this reimburses transportation expenses incurred to transport you to the nearest medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life threatening during your trip.

24 HOUR ACCIDENTAL DEATH & DISMEMBERMENT - Provides a benefit for loss of life, limb or sight resulting from an injury caused by an accident during Your Trip.

BAGGAGE & PERSONAL EFFECTS - Provides reimbursement when Your Baggage or personal belongings are damaged, destroyed, lost, or stolen during Your Trip.

BAGGAGE DELAY - Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed or misdirected by a Common Carrier for at least 24 consecutive hours or more.

Coverage Summary

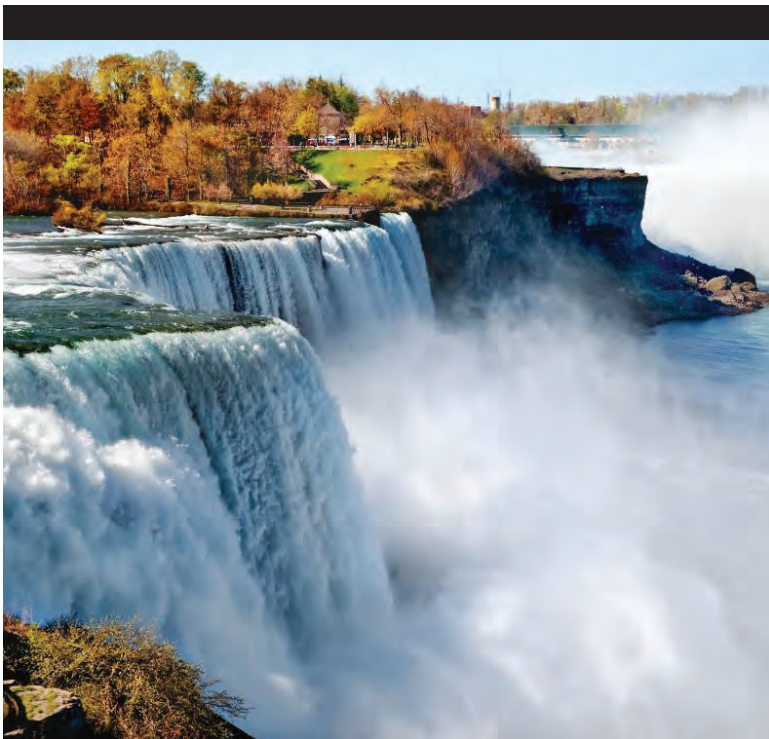
TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan helps protect Your covered travel arrangements (arrangements made by Village Travel) if You are to cancel or interrupt Your Trip for many covered reasons, such as:

- a. Sickness, Injury, or death of You, a Family Member, Traveling Companion, Child Caregiver, or Business Partner;
- b. You or Your Traveling Companion have Complications of Pregnancy, which is verified by medical records and occurs after the Effective Date of coverage;
- c. You or Your Traveling Companion are directly involved in a traffic accident, while en route to Your Scheduled Trip Departure City or Scheduled Destination. The traffic accident must be documented by a police report;
- d. mandated shutdown by local government authorities of an airport or air traffic control system resulting in the complete cessation of services other than terrorism or act of war of Your Air Common Carrier;
- e. an unannounced Strike results in a complete cessation of services for at least 12 consecutive hours of a Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
- f. Inclement Weather that causes a complete cessation of services for at least 12 consecutive hours of a Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
- g. You or Your Traveling Companion's Primary Residence or Scheduled Destination are made Uninhabitable and remain Uninhabitable during Your Trip by a Natural Disaster or burglary. Claims are not payable if a hurricane is foreseeable prior to Your Effective Date for Trip Cancellation. A hurricane is foreseeable on the date it becomes a named storm. We will only pay the benefits for losses occurring within 30 days after the event renders Your Scheduled Destination Uninhabitable;
- h. You or Your Traveling Companion are hijacked or Quarantined;
- i. You or Your Traveling Companion are served with a court order, required to serve on a jury or required to appear as a witness in a legal action, provided You or Your Traveling Companion are not: 1) a party to the legal action; except 2) appearing in a law enforcement capacity;
- j. You or Your Traveling Companion are called to active military duty or emergency service either to serve or to provide aid or relief in the event of a Natural Disaster, a Civil Disorder or Terrorist Incident other than war;
- k. a documented theft of Your passports or visas specifically required for Your Trip. A police report must substantiate the theft;
- l. You have a transfer of employment within the same organization of 250 or more miles which requires Your Primary Residence to be relocated. Notification of the transfer must occur after the Effective Date of Your Trip Cancellation Coverage;
- m. Your or Your Traveling Companion's place of employment is deemed to be unsuitable for business due to burglary, vandalism or a Natural Disaster and You or Your Traveling Companion are directly involved as a member or as an employee of the disaster recovery team who is responsible for policy and decision making and are required to work as a result.
- n. This peril applies if You have purchased the plan within the Time Sensitive Period. The Bankruptcy or Default of an entity that directly provides Travel Arrangements, including an Air Common Carrier, riverboat cruise, cruise line, tour operator, camp or program provider or other travel entity that causes a complete cessation of travel services if the Bankruptcy or Default occurs more than 14 days following Your Effective Date for Your Trip Cancellation benefit. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. Losses resulting from the Bankruptcy or Default of the Travel Supplier are not covered by this plan;
- o. Your previously granted military leave is revoked or reassigned for reasons due to war or an act of war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required. The military leave for the dates of travel must have been approved prior to the Effective Date of Trip Cancellation and the leave revoked or reassigned after the Effective Date of Trip Cancellation or coverage;
- p. You or Your Traveling Companion are involuntarily terminated or laid off from Your or their employment. The termination notice must occur at least 30 days after Your Trip Cancellation Effective Date. You or Your Traveling Companion must have been an active employee with the same employer for at least 1 continuous year.

The plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to the covered reasons for Trip Cancellation discussed above. The covered reasons for Trip Interruption coverage are similar, but not identical, to the covered reasons for Trip Cancellation coverage. Please review the full plan details online at tripmate.com/wpF750V.

The insurance provided by this Plan shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.



Limitations & Exclusions

Insurance benefits are not payable for any loss due to, arising or resulting from:

1. Suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the plan specifically provides otherwise;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the plan;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. a loss or damage caused by detention, confiscation or destruction by customs;
8. Bankruptcy or Default or failure to supply services by a Travel Supplier.

The plan also contains exclusions that apply specifically to the Trip Cancellation, Trip Interruption, Medical Expense, and Baggage and Personal Effects.

The exclusion for Pre-Existing Medical Condition will be waived provided: (a) Your payment for this Plan is received within 7 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.

Non-Insurance Services

Generali Global Assistance

FootprintID®



Generali Global Assistance Non-Insurance Service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

To contact Generali Global Assistance:

Within U.S & Canada
1-833-430-3653

Collect Worldwide
1-954-308-3925

Portable Personal Health Record Provided By FootprintID®

FootprintID® provides a secure solution for individuals to take control of their medical records and enables immediate access wherever they are in the world.

- Medical and Health Information is always at your fingertips anywhere your travel takes you
- Documents are easily shared with physicians
- Web, mobile and telephone access with reliable 24/7 support
- FootprintID® works anywhere in the world
- Register at tripmate.footprintid.com

YOUR PLAN NUMBER: F750V

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at travelclaimsonline.com or call **1-833-297-2255**.

INFORMATION YOU NEED TO KNOW

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al. , T210 et. al and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance and FootprintID® and a non-insurance cancellation waiver provided by Village Travel. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer may be compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate. Trip Mate Inc. (dba Trip Mate Insurance in CA and UT) P.O. Box 527, Hazelwood, MO 63042; 1-833-297-2255,