

**Program Protection Plan Summary
for Plan #550**

A+ PROGRAM PROTECTION

Camp Conferences Study Sports Travel



Buy Early!

The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan and enrollment form are received with or before the final payment for Your Program and; (b) You are not disabled from travel at the time You make Your payment for this Plan.

**For Customer Service Call:
1-888-420-5378**



Schedule of Insurance Benefits

Travel Insurance Benefits	Maximum Benefit Amount
Program Cancellation	Program Cost
Program Interruption	Program Cost
Missed Connection	\$500
Program Travel Delay (Up to \$100 Per Day)	\$500
Medical Expense/Emergency Assistance Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Non-Medical Emergency Evacuation	\$25,000
Baggage and Personal Effects	\$1,000
Baggage Delay	\$100

Non-Insurance Services

Generali Global Assistance

Global Xpi Medical Records Service

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 aplusplans.com or call **1-888-420-5378**.

If You are not satisfied for any reason, You may cancel Your Plan Document by giving the Company or the agent written notice within the first to occur of the following: (a) 10 days from the Effective Date of Your Plan; or (b) Your Scheduled Program Departure Date. If You do this, You will be refund Your plan cost paid provided You have not filed a claim under the Plan.

Benefit Summary

PROGRAM CANCELLATION - May protect the unused non-refundable Prepaid Payments or Deposits You Paid for Program Arrangements for Your Program in the event You have to cancel due to a covered reason (see next panel for a summary of covered reason).

PROGRAM INTERRUPTION - May provide You with a reimbursement for the unused, non-refundable land or water Program Arrangements for Your Program, plus the additional transportation cost paid, if Your Program is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION - May provide You with a reimbursement for the Prepaid expenses for the unused portions of Your land or water Program Arrangements, plus the additional transportation costs to join Your Program, if You miss Your Program departure because Your arrival at Your Program destination is delayed for 3 or more hours due to a covered reason.

PROGRAM TRAVEL DELAY - May assist with additional expenses incurred when You are delayed at least 8 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION - May provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Program. Under certain circumstances detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

NON-MEDICAL EMERGENCY EVACUATION - May cover reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Program for a covered reason, such as: a Natural Disaster; civil, military or political unrest; or Your being expelled or declared a persona non-grata by a country You are visiting on Your Program.

BAGGAGE & PERSONAL EFFECTS - May provide reimbursement when Your baggage or personal belongings are damaged, lost or stolen during Your Program.

BAGGAGE DELAY - May provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed 12 hours or more during Your Program.

Coverage Summary

PROGRAM CANCELLATION & PROGRAM INTERRUPTION

The Program Protection Plan may allow You to cancel or interrupt Your Program for many covered reasons, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- a permanent transfer of employment of 250 miles or more;
- Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;
- a Terrorist Incident that occurs within 30 days of Your Scheduled Program Departure Date in a city listed on the itinerary of Your Program. Benefits are not provided if the Program Supplier offers a substitute itinerary;
- Unannounced Strike, mechanical breakdown or Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- a cancellation of Your Program within 36 hours of Your Scheduled Program Departure Date and time if Your Program destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of Your Program occurs more than 14 days following Your Effective Date of coverage for the Program Cancellation Benefits;
- the primary or secondary school that You, Your family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Program Cancellation; and 2) cause the classes to extend beyond the Scheduled Program Departure Date of Your Program. Extensions due to extra-curricular or athletic events are not covered.

Plans contain additional covered reasons not discussed above, and additional terms apply to many of the reasons for Program Cancellation and Program Interruption discussed above. The covered reasons for Program Cancellation are not identical to the covered reasons for Program Interruption. Please review the full plan details online at aplusplans.com.

Insurance Benefits Limitations & Exclusions

The insurance benefits of this Plan 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 to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided in the Plan);
13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Program undertaken for the purpose or intent of securing medical treatment;
18. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default; or
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You.



Generali Global Assistance

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
- Helpline
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer
- Travel Document & Ticket Replacement

A complete list of these services is included in your Plan Document.

To contact Generali Global Assistance::

Within U.S.A.
1-833-430-3653

Outside U.S.A.
1-954-308-3925

YOUR PLAN NUMBER: 550

ACCESS YOUR MEDICAL RECORDS ONLINE

With **Global Xpi**, you can relax knowing your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, wherever internet access is available. Register at www.globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code 550

These Services are Provided by: Global Xpi, a Trip Mate brand.

INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may or may not be available based on state of residence. **To review full plan details online, go to: www.aplusplans.com.** Plan Payments are for the full travel protection plan, which consists of Insurance Benefits and Non-Insurance Services.

Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate at 1-888-420-5378.

Insurance Benefits are Underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP-401 et. al.

Non-Insurance Services: Are not insurance benefits underwritten by United States Fire Insurance Company. 24-Hour Assistance Services are provided by: Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

Plan Administrator: Trip Mate, Inc. (*in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-888-420-5378.

Travel Retailer Disclaimer: Travel Retailers are not insurers and do not have any liability for any coverage amounts. The Travel Retailer offering and dissemination this plan to you is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. This Travel Retailer may offer and disseminate travel insurance under the direction of Trip Mate, Inc. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact Trip Mate at 1-888-420-5378. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by the Travel Retailer offering and dissemination this plan to you.