

	Worldwide Trip Protector Gold	Worldwide Trip Protector	Trip Protector Lite Expanded	Trip Protector Lite
Trip Cancellation	Included	Included	Included	Included
Trip Interruption	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Missed Connection/Itinerary Change	\$750	\$500	\$200	n/a
Trip Delay	\$1,500	\$1,000	\$500	\$500
Pet Care	\$300	\$300	n/a	n/a
Baggage & Personal Effects	\$2,500	\$1,000	\$750 (\$50 deductible)	\$750 (\$50 deductible)
Baggage Delay	\$500	\$300	\$200	\$200
Pre-existing Condition Waiver* (when purchased in time frame specified)	Included	Included	Included	n/a
Financial Default (when purchased in time frame specified)	Included	Included	Included	n/a
Terrorism	Included	Included	Included	Included
Emergency Accident and Sickness Medical Expense	\$50,000 (\$50 deductible)	\$50,000 (\$50 deductible)	\$15,000 (\$50 deductible)	\$10,000 (\$50 deductible)
Emergency Evacuation, Medically Necessary Repatriation and Repatriation of Remains	\$1,000,000	\$500,000	\$100,000	\$100,000
Accidental Death & Dismemberment	\$25,000	\$10,000	n/a	n/a
Accidental Death & Dismemberment Common Carrier (Air Only)	\$100,000	Optional	Optional	Optional
Renters Collision Insurance	Included	Optional	Optional	Optional
Medical Upgrade	Optional	Optional	Optional	Optional
Cancel for Any Reason	Optional	Optional	n/a	n/a
Cancel for Work Reasons	Optional	Optional	Optional	Optional
Baggage Upgrade	n/a	Optional	n/a	n/a
Sports Coverage	Optional	Optional	Optional	Optional
School Day Extension	Included	Included	Included	n/a
Kids are Free	n/a	All Kids Free with Related Adult(s)	One Child per Related Adult	One Child per Related Adult
Worldwide Assistance Services				
Medical Assistance	Included	Included	Included	Included
ID Theft Assistance	Included	Included	n/a	n/a
24-hour Concierge Assistance	Included	Included	n/a	n/a
Political Evacuation	Included	Included with Medical Upgrade	n/a	n/a
Business Concierge	Included	Included with Baggage Upgrade	n/a	n/a

* Purchase within 30 days on Gold, 21 days on WTP and 14 days on Lite Expanded of your initial trip deposit for Pre-Existing Condition Waiver: Pre-ex waiver is available if purchased within stated number of days for your plan and for the full non-refundable trip cost and the insured is not disabled from travel and this is the 1st and only booking for the same destination and dates of travel.

Coverage is underwritten by Arch Insurance Company (a Missouri corporation, NAIC #11150) with executive offices located in Jersey City, NJ. Not all insurance products or coverages are available in all jurisdictions. Coverage is subject to actual policy language.

No matter how you plan, travel holds the potential for unwanted surprises. Travelers today prepare for the unexpected by relying on Travel Insured International. Let us do the worrying ...

TRAVEL RELAXED. TRAVEL SECURE. TRAVEL INSURED.

WORLDWIDE TRAVEL ASSISTANCE

(Included in all Trip Protector Programs)

- Medical Evacuation
- Medically Necessary Repatriation
- Repatriation of Remains
- Medical or Legal Referral
- Bail Bond
- Prescription Drug / Eyeglass Replacement
- Translation Services



- Lost Baggage Retrieval
- Passport / Visa Information
- Emergency Cash Advance
- Inoculation Information
- Hospital Admission Guarantee

CONCIERGE SERVICES

(not offered in the Trip Protector Lite & Lite Expanded Programs)

- Destination profiles
- Event ticketing
- Tee time reservations
- Shopping Assistance Services
- Restaurant referrals and reservations
- Epicurean needs
- Floral Services
- Meet-and-greet services
- Procurement of hard-to-find items



ID THEFT RECOVERY ASSISTANCE

(not offered in the Trip Protector Lite & Lite Expanded Programs)

- Cancellation of lost or stolen credit cards
- Provide a guide detailing the steps needed to restore one's identity
- Cash advance and translation services when traveling
- Notify all three major credit reporting agencies to obtain a free credit report and place fraud alert on Insured's credit record
- Notify local authorities of ID Theft incident and assist Insured complete necessary reports
- Provide Insured weekly updated status reports until file is closed

BUSINESS CONCIERGE SERVICES

(included in the Trip Protector Gold and offered as part of the Baggage Upgrade in the Trip Protector; not available in the Trip Protector Lite & Lite Expanded Programs)

- Emergency correspondence and business communication assistance
- Assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print/copy services
- Assistance with or arrangements for telephone and web conferencing
- Emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- Real time weather, travel delay and flight status information
- Worldwide business directory service for equipment repair/replacement, warranty service, etc.
- Emergency travel arrangements

POLITICAL EVACUATION SERVICES

(included in the Trip Protector Gold and offered as part of the Medical Upgrade in the Trip Protector; not available in the Trip Protector Lite & Lite Expanded Programs)

In the event of a political emergency situation due to government or social upheaval while traveling in a foreign country; the Assistance Company will evacuate you home or to the nearest place of safety and then home. All reasonable expenses incurred for your transportation to the nearest place of safety, and then to your Resident Country, are covered up to a maximum of \$100,000. Arrangements will be by the most appropriate and economical means available and consistent with your health and safety. If an evacuation is impossible due to hostile conditions, the Assistance Company will use security resources to maintain contact with you until evacuation becomes possible or the emergency is concluded. All arrangements must be arranged and coordinated by the Assistance Company. Services rendered without the coordination and approval of the Assistance Company is not covered.