



**WORLDWIDE TRIP
PROTECTOR PLUS**

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Insurance Benefits:		
Trip Cancellation	100% of Trip Cost*	100% of Trip Cost*
Trip Interruption	150% of Trip Cost	150% of Trip Cost
\$0 Trip Cost - Return Air Only	\$1,000	\$500
Cancel for Any Reason**	75% of Non-Refundable Trip Cost	n/a
Interrupt for Any Reason**	75% of Non-Refundable Trip Cost	n/a
Missed Connection (3 hour trigger)	\$500	\$500
Itinerary Change	\$500	\$500
Travel Delay (\$200 day/6 hour trigger)	\$1,000	\$1,000
Change Fee	\$250	\$250
Reimbursement of Miles or Reward Points	\$250	\$250
Baggage & Personal Effects	\$1,000 (Primary)	\$1,000
Baggage Delay (12 hour trigger)	\$300 (Primary)	\$300
Pre-Existing Medical Conditions Waiver***	Available	Available
Accident and Sickness Medical Expense	\$100,000 (Primary)	\$100,000
Dental Sublimit	\$750 (Primary)	\$750
Emergency Evacuation, Medically Necessary Repatriation and Repatriation of Remains	\$1,000,000	\$1,000,000
Non-Medical Emergency Evacuation	\$150,000	\$150,000
Accidental Death & Dismemberment (24 hour)	\$10,000 (Primary)	\$10,000 (Primary)
Rental Car Damage	\$50,000 Included	Optional ¹

If traveling with children 17 and under, ensure they are listed on the same application as the insured adult.
 Coverages may vary and not all coverage is available in all states. All insurance benefits are subject to limitation and exclusions, including an exclusion for Pre-Existing Conditions. All benefits that are not Primary are Excess of all other valid and collectible Insurance or indemnity.
 * Up to the limit of Coverage on Your Confirmation of Benefits. Trip Cancellation is not applicable for a \$0 Trip Cost.
 ** Cancel for Any Reason (CFAR) and Interrupt for Any Reason (IFAR) are not available to residents of New York State. Both cannot exceed the limit of Coverage on your Confirmation of Benefits.
 *** The Exclusion for Pre-Existing Conditions will be waived if you purchase either plan within 21 days of the date your initial trip payment is received, you insure all nonrefundable trip costs (and also insure the cost of any subsequent trip costs within 21 days of their payment), and you are not disabled from travel at the time your plan cost is paid.
 1 Available at an additional cost.

Non-Insurance Worldwide Assistance Services:		
Medical or Legal Referral	✓	✓
Arrangement of Non-Medical Emergency Evacuation	✓	✓
Lost Baggage Retrieval	✓	✓
Prescription Drug/Eyeglass Replacement	✓	✓
Passport/Visa Information	✓	✓
ID Theft Resolution Service	✓	✓
Concierge Services	✓	✓
Business Concierge Services	✓	✓

This document contains highlights of the plans. The plans include insurance benefits underwritten by the United States Fire Insurance Company and non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. California license #0113223, 855 Winding Brook Drive, Glastonbury, CT 06033.

NON-INSURANCE WORLDWIDE EMERGENCY ASSISTANCE

No matter how well you plan, travel holds the potential for unexpected events. Many travelers help prepare for the unexpected with non-insurance Assistance Services, which are accessible 24/7 by a toll-free call.

The non-insurance travel assistance feature provides a variety of travel related services. Some of the services offered include:

- Medical and non-medical evacuation arrangement
- Coordination of Repatriation of Remains
- Medical or legal referral
- Inoculation information
- Hospital admission guarantee
- Translation service
- Lost baggage retrieval
- Passport/visa information
- Emergency cash advance
- Bail Bond
- Prescription drug/eyeglass replacement

Worldwide Concierge Services

Restaurant referrals and reservations, ground transportation, event ticketing, tee time reservations, shopping assistance, procurement of hard-to-find items and floral services.

ID Theft Recovery Assistance

Cancellation of lost or stolen credit cards, place fraud alert on customer's credit records with three major credit reporting agencies, cash advance and translation services when traveling, provide a guide detailing the steps to restore one's identity.

Business Concierge Services

Assistance with business services and telephone and web conferencing, real-time weather travel delays, emergency travel arrangements.



**TRAVEL INSURED
INTERNATIONAL®**

A CRUM & FORSTER COMPANY

**Global Benefits USA // James D Smith
888.541.7776 // james@gbusa.org //
www.GlobalBenefitsUSA.com**



GLOBAL BENEFITS
INTERNATIONAL INSURANCE FOR EXPATS,
TRAVELERS & ORGANIZATIONS

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