

# Travel Protection Plan

Part A - Travel Arrangement Protection	Maximum Benefit
<b>Trip Cancellation</b>	<b>Trip Cost</b>
Part B - Travel Insurance Benefits	Maximum Benefit
<b>Accidental Death and Dismemberment</b>	<b>\$25,000</b>
<b>Medical Expense/Emergency Assistance</b>	<b>\$100,000</b>
Accident & Sickness Medical Expenses	<b>Included</b>
Emergency Medical Evacuation	<b>Included</b>
Repatriation of Remains	<b>Included</b>
One Call 24-Hour Assistance Service	<b>Included</b>
Emergency Dental Expense	<b>\$750</b>
<b>Trip Interruption</b>	<b>Trip Cost</b>
<b>Missed Connection</b>	<b>\$500</b>
<b>Travel Delay (12 Hours or More)</b>	<b>\$100/\$500</b>
<b>Baggage and Personal Effects</b>	<b>\$2,000</b>
<b>Baggage Delay (24 Hours or More)</b>	<b>\$250</b>

Designed for groups of 15 or more...



Why purchase travel protection?

The CIE Tours Plan...

- Permits you to cancel your trip at any time prior to departure for a covered reason.
- Protects you before, during and after your trip!

## Part A – Travel Arrangement Protection

### Trip Cancellation

If you cancel your Trip due to a covered Injury, Sickness or Death - your own or that of a Traveling Companion or Family Member - or for Other Covered Reasons, as defined, you will be reimbursed up to the Trip cost for the unused non-refundable prepaid expenses for Travel Arrangements provided by CIE Tours.

**The Trip Cancellation Benefit of Part A - Travel Arrangement Protection is provided by CIE Tours and is not an insurance benefit. For New York Residents only, Part A Benefits are provided by United States Fire Insurance Company.**

## Part B – Travel Insurance Benefits

### Accidental Death & Dismemberment

These benefits are paid if loss occurs within 180 days of a covered Injury which occurs while on a CIE Tours Trip.

### Medical Expense/Emergency Assistance

Provides reimbursement for reasonable and customary medical expenses incurred during your Trip and for emergency dental treatment received during your Trip not to exceed \$750; for the costs of emergency transport to the nearest hospital or medical facility, including escort expense (both, if deemed necessary by the attending Legally Qualified Physician), for a covered Injury or Sickness which occurs while on your Trip; or the cost of homeward carriage if deceased.

### Trip Interruption

If you Interrupt your Trip due to a covered Injury, Sickness or Death - your own or that of a Traveling Companion or Family member - or for Other Covered Reasons, as defined, you will be reimbursed up to the Trip cost for the unused portion of the prepaid expenses for Travel Arrangements and/or the Additional Transportation Cost paid to return home or rejoin the Trip.

### Missed Connection

Provides reimbursement for the additional transportation expense incurred and/or the unused, non-refundable land arrangements if your arrival at your trip destination is delayed for 3 or more hours due to a covered reason.

### Travel Delay

Provides reimbursement up to \$100 per day (maximum \$500) for reasonable accommodation, meal and local transportation expenses if you are delayed for more than 12 hours due to a covered reason such as common carrier delay; quarantine; loss of passport, travel documents or money; natural disaster; or a documented weather condition preventing you from getting to the point of departure.

### Baggage and Personal Effects

Coverage for direct physical loss or damage to your checked Baggage, passports or visas while on your Trip. A \$600 maximum limit applies to jewelry, watches, cameras, camera equipment, and furs – a \$300 per article limit applies to all other items.

### Baggage Delay

If, while on your Trip, your checked Baggage is delayed for 24 hours or more, we will pay up to \$250 for the purchase of necessary additional clothing and personal articles.

### Exclusions and Limitations

Certain exclusions and limitations apply and are detailed in the Description of Coverage which will be included with your documents and is also available to you online at [www.tripmate.com/wpF429C](http://www.tripmate.com/wpF429C). For example, coverage does not apply to: any sickness or condition of you, a Travelling Companion, Family Member or Business Partner travelling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your premium is received within 7 days of your initial deposit/payment for your Trip), suicide, normal pregnancy, war or any act of war. A Travelling Companion is defined as a person with whom you have coordinated travel arrangements and intend to travel with during the Trip. **Other Covered Reasons**, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas or a transfer of employment of 250 miles or more; involuntary job termination (must be employed with same employer for 1 year) or revocation of military leave due to war.

**Please Note: This advertisement does not constitute or form any part of the Description of Coverage or any other contract of any kind. This plan is underwritten by:** United States Fire Insurance Company, Eatontown, NJ. **Please Note:** Plan benefits, limits, and provisions may vary by state jurisdiction. To review full plan details online, go to: [www.tripmate.com/wpF429C](http://www.tripmate.com/wpF429C). Benefits are administered by: Trip Mate, Inc.\*, 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-800-888-7292 (\*in CA, dba Trip Mate Insurance Agency).