TRAVEL PROTECTION PLAN

Do I need it or Don't I?... That is the question!

Travel Protection Plan is not included but is available and strongly recommended. Premium is non-refundable unless the entire tour cancels. We offer a travel protection plan through Trip Mate Travel Insurance/a division of United States Fire Insurance Company Eatontown, NJ. Any surcharges and/or tax increases received from suppliers for this package (Airlines, Cruise Companies, Hotels, etc.) may result in an increase in the per person price of your tour package. For those individuals who may have purchased the Travel Protection Plan, this may also result in an increase in your Travel Protection Plan Premium. Please refer to www.TripMate.com.TPD013 (Domestic) or TPG013 (International). The insurance department requires that full disclosure be met at or before the purchase of the travel protection plan. So, when you are sending documents and invoices electronically, please make sure it includes the appropriate link. Disclosure is met when the passenger can the insurance information pamphlet brochure for information regarding detailed coverages and limitations to the insurance policy. Waiver of Pre-Existing Condition Exclusion... The exclusion for Pre-Existing condition will be waived provided (a) your payment for this plan is received within 14 days of the date your initial payment or deposit for your trip is received; and (b) You are not disabled from travel at the time your plan payment is paid.

THE CHOICES

Pre-Existing Conditions

Many of your clients may be under a doctor's care or taking medication for an illness or medical condition at the time they wish to make a tour reservation. They would be considered to have a condition which exists prior to the tour departure, better known as a Pre-Existing Condition. The Travel Protection Plan offered by Tri-State Travel has a provision whereby your client can purchase a waiver for those pre-exiting conditions. The premium along with the enrollment form just be returned with their tour deposit. The information must be mailed to Tri- State Travel within seven days of deposit check date.

Regular Travel Protection Plan

If your clients do not wish to purchase the insurance with the pre-existing waiver, they still can secure quality travel insurance coverage. The Travel Protection Plan can always be purchased up to and including with the final payment, just not after final payment has been made. If your client decided to purchase the Travel Protection Plan outside the seven-day window (after their initial payment/deposit), Pre-Existing conditions would not be waived. Your premium and the enrollment card must be returned with your final payment, due at the time established in our tour agreement.

No Insurance

The final option is not to purchase the insurance coverage through Tri-State Travel. You are under no obligation to purchase any Travel Protection Plan.

If you have any questions regarding the Travel Protection Plan coverage provided through Tri-State Travel, please contact Trip-Mate Customer Service at 1-833-297-2255.



Tri-State Travel **Travel Protection Plans**

Mail out the completed application form and your plan payment. Trip Mate strongly encourages you purchase travel protection at the time you make your initial trip deposit. If the plan is purchased within 14 days of the date your trip deposit is received (and you are not disabled from travel at the time you pay for your plan), the Pre-Existing Condition Exclusion can be waived. Please make checks payable to Tri-State Travel.

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Schedule of Benefits	Maximum Benefit Amount
Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Trip Interruption	up to 100% of the non-refundable insured Trip Cost
Missed Connection	\$500
Trip Delay	up to \$150 Per Day, to Maximum of \$1,500
Accident & Sickness Medical Expense	\$25,000
Medical Evacuation & Repatriation of Remains	\$50,000
Baggage & Personal Effects	\$1,500
Baggage Delay	Up to \$200

Non-Insurance Services
Generali Global Assistance
FootprintID®

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Schedule of Benefits	Maximum Benefit Amount
Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Trip Interruption	up to 100% of the non-refundable insured Trip Cost
Missed Connection	\$750
Trip Delay	up to \$150 Per Day, to Maximum of \$1,500
Accident & Sickness Medical Expense	\$25,000
Medical Evacuation & Repatriation of Remains	\$50,000
24 Hour Accidental Death & Dismemberment	\$25,000
Baggage & Personal Effects	\$2,500
Baggage Delay	Up to \$250

Non-Insurance Services	
Generali Global Assistance	
FootprintID®	

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000, T210 et. Al and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. 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®. 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 maybe compensated for the purchase of a plan. CA DOI toll free number: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and noninsurance 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; CA license # 0805270) P.O. Box 527, Hazelwood, MO 63042, 1-833-297-2255, claimssupport@travelclaimsonline.com.