

TRI-STATE TRAVEL



Travel Protection Plan Summary for Plan #TPD13

To review full plan details online, go to: tripmate.com/wpTPD13

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.

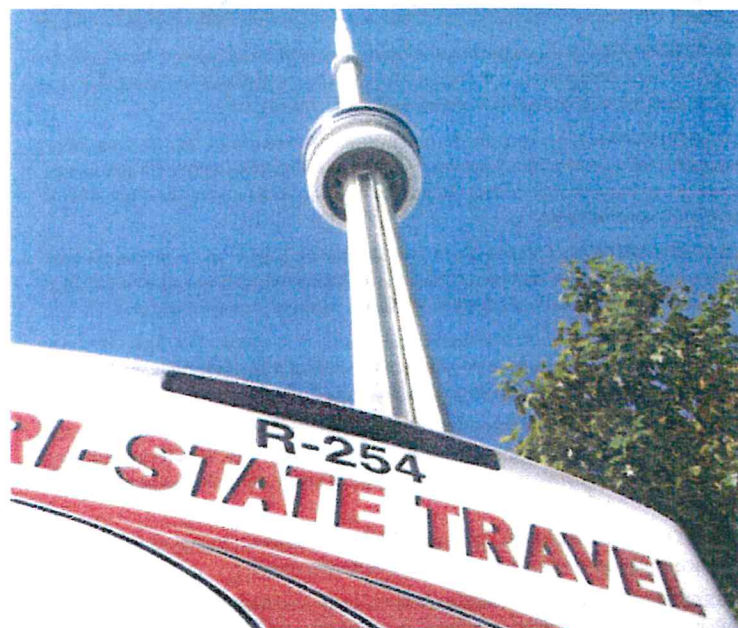
Schedule Of Benefits

Schedule of Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Missed Connection	\$500
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	\$50,000
Baggage and Personal Effects	\$1,500
Baggage Delay	\$200

Non-Insurance Services

Generali Global Assistance

Global Xpi Medical Records Services



Limitations & Exclusions

Insurance benefits 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 herein, 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 herein);
13. due to a Pre-Existing Condition, as defined in the Plan. The PreExisting 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 Trip undertaken for the purpose or intent of securing medical treatment;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
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;
20. Bankruptcy or Default or failure to supply services by a supplier of travel services; or
21. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip



Benefit Summary

TRIP CANCELLATION - Can protect the unused non-refundable prepaid Payments or Deposits You paid for Your Travel Arrangements in the event You have to cancel due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION - Can provide You with a reimbursement for the unused, non-refundable land or water Travel Arrangements for Your Trip, plus the additional airfare cost paid to return home, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION - Can provide You with a reimbursement for the unused portions of Your land or water Travel Arrangements, plus the additional costs to join Your Trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRAVEL DELAY - Can assist with additional expenses incurred when You are delayed 12 hours or more due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and local transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION - Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. When required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

BAGGAGE & PERSONAL EFFECTS - Can provide reimbursement when your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY - Can provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed 24 hours or more during your Trip.

Coverage Summary

The Travel Protection Plan helps protect Your covered travel arrangements (arranged by any entity or organization that coordinates or supplies travel services for You) if You are to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You or a Traveling Companion being hijacked, quarantined, required to serve on a jury, served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party;
- You or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;
- You or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result;
- A documented theft of passports or visas;
- A permanent transfer of employment of 250 miles or more;
- 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
- Unannounced Strike, Inclement Weather or mechanical breakdown that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;

The plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to many of the covered reasons for Cancellation and Interruption discussed above. Please review the full plan details online at tripmate.com/wpTPD13.

The insurance provided by this Plan shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate at 1-833-297-2255. Consumers in California may contact: California Department of Insurance Hotline 1-800-927-4357. Consumers in Maryland may contact: Maryland Insurance Administration 1-800-492-6116 or 410-468-2340.



Generali Global Assistance

Non-Insurance Service

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
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

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

To contact Generali Global Assistance:

Within U.S & Canada
1-833-430-3653

Collect Worldwide
1-954-308-3925

YOUR PLAN NUMBER: TPD13

Access Your Medical Records Online

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 globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code: TPD13

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

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 www.travelclaimsonline.com or call 1-833-297-2255.

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 vary by state/jurisdiction and not all coverage is available in all states/jurisdictions. Plan Payments are for the full travel protection plan, which consists of Insurance Benefits and Non-Insurance Services.

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 TP401 et. al. The Plan # is TPD13

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

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency - CA license #0805270) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255, claimssupport@travelclaimsonline.com

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TRI-STATE TRAVEL

Tri-State Travel

PO BOX 307 - Galena, IL 61036

800.779.4869

www.tristatetravel.com

info@tristatetravel.com