



**GolfSafe Secure
and**

**GolfSafe Secure Plus
Plans Summary**

Secure Plan # NW0134-01 Secure Plus Plan # NW0134-02

Schedule of Insurance Benefits

Benefits - Per person per Policy Period	Maximum Benefit
Trip Cancellation Single Occupancy	Up to Trip Cost Up to Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$2,500
Trip Delay (Up to \$150 Per Day)	\$750
Itinerary Change	\$250
Accidental Death and Dismemberment	\$25,000
Emergency Medical Coverages	
Emergency Accident or Sickness	\$100,000
Emergency Dental Treatment	\$750
Emergency Medical Evacuation or Repatriation of Remains	\$500,000
Baggage/Personal Effects	
Per Article Limit	\$250
Combined Maximum Limit	\$600
Baggage Delay	\$250
Lost Golf Rounds	\$500
Golf Obligation	\$250
Sports Equip. Rental (Up to \$250 Per Day)	\$500
Property Damage	\$2,500
Trip Cancellation For Any Reason (Secure Plus Plan ONLY)	75% of Non-Refundable Trip Cost

Optional Benefits (If Purchased)

Benefit	Maximum Benefit
AD&D (Air Only) Coverage	Amount Purchased
Collision Damage Waiver	\$35,000

INFORMATION YOU NEED TO KNOW

Benefits on this page 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 or may not be available by state jurisdiction. Plan Payments are made up of Insurance Benefits and Non-Insurance Services.

TEN DAY FREE LOOK

If You are not satisfied for any reason, You may return Your Plan Document to the plan administrator within 10 days of the purchase date. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning.

To review full plan details visit golfsafe.travelsafe.com

Benefit Highlights

TRIP CANCELLATION/TRIP INTERRUPTION - Protects the prepaid cost of your covered travel arrangements for your trip in the event you have to cancel or interrupt due to a covered reason.

MISSED CONNECTION - Provides a reimbursement for the unused portions of your 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.

TRIP DELAY - Assists with additional travel expenses incurred when you are delayed at least 6 or more hours due to a covered reason. In the event of a covered delay, you will be reimbursed for additional expenses for hotels, meals, and transportation.

BAGGAGE & PERSONAL EFFECTS - Provides reimbursement when your baggage or personal belongings are damaged, lost or stolen during your trip. Personal belongings include such things as loss of luggage, jewelry, passports or travel visas.

GOLF BENEFITS: Lost Golf Rounds-(not available to residents of NH, NY, WA) Provides reimbursement if you are unable to golf during the trip due to the inability to complete play on at least nine (9) holes of an eighteen (18) hole round due to weather when club management expressly cancels or delays your round.

Golf Obligation-(not available to residents of FL, MN, MO, NH, NY, OR, PA, VA, WA) Provides reimbursement for beverage expenses purchased from the clubhouse, if during your trip, you or a traveling companion makes a hole-in-one on an official registered Golf Course.

SPORTS EQUIPMENT RENTAL (not available to residents of FL, MN, MO, NH, NY, OR, PA, VA, WA) - Provides reimbursement for the reasonable cost of renting sports equipment during the trip if it is lost, stolen, damaged or delayed for twelve (12) hours or more.

PROPERTY DAMAGE - (not available to residents of NH, NY) Provides reimbursement for direct physical damage to covered real or personal property within the unit you or a traveling companion occupy while on your trip.

MEDICAL EXPENSE/EMERGENCY EVACUATION - Provides medical expense benefits for a covered sickness or 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. Includes up to \$750 for emergency dental expenses.

TRIP CANCELLATION FOR ANY REASON (SECURE PLUS PLAN ONLY PLAN # NW0134-02) (not available to residents of NH, NY, WA) Provides reimbursement for the percentage of the prepaid, forfeited, non-refundable payments or deposits you paid for your trip provided: a) Your premium payment is received within twenty-one (21) days of the date your initial deposit/payment for your trip is received; and b) You insure all prepaid trip costs that are subject to cancellation penalties or restrictions; and c) You cancel your trip two (2) days or more before your scheduled departure date.

Plan Cost Schedule

Age* <small>*at time of application</small>	Secure	Secure Plus "Cancel For Any Reason"
18 and Under	4% of Trip Cost	7% of Trip Cost
19 to 65	6% of Trip Cost	9% of Trip Cost
66 and Over	9% of Trip Cost	14% of Trip Cost

Note: Plan Costs are per person based on your age on the date you apply and the insured trip cost. All plan costs are rounded to the nearest dollar.

OPTIONAL Benefit	Maximum Benefit	Benefit Cost
AD&D (Air Only) Coverage	\$100,000; \$250,000 or \$500,000	\$10; \$25 or \$50
Collision Damage Waiver	\$35,000	\$7 Per Day

TIME SENSITIVE PROVISIONS:

If you purchase this plan within 21 days of the initial trip deposit, then: 1) the Plan exclusion for Pre-Existing conditions will be waived, provided you are medically able to travel at the time the plan payment is paid; and 2) coverage is available for the Cancellation For Any Reason (CFAR) Benefit which is available ONLY on GolfSafe Secure Plus Plan.

INSURE THE FULL COST OF YOUR TRIP:

If You insure an amount less than Your total prepaid costs for Travel Arrangements that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage You purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage You purchased; and 3) there will be no coverage available under the Trip Cancellation For Any Reason Benefit.

Exceeding par for the course



TravelSafe Insurance
40 Commerce Drive Wyomissing, PA 19610
For more information visit:
golfsafe.travelsafe.com

Limitations & Exclusions

This Plan does not cover Loss caused by or resulting from: This Plan does not cover Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains);
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (unless results in the death of a non-traveling Family Member);
3. intentionally self-inflicted injuries;
4. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
5. participation in any military maneuver or training exercise or any Loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. mental or emotional disorders, unless hospitalized;
8. participation as a professional in athletics;
9. being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician, unless results in the death of a non-traveling Family Member;
10. commission or the attempt to commit a dishonest, fraudulent or criminal act;
11. participating in skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races; scuba diving unless You are certified to dive or if the depth exceeds one hundred thirty 130) feet; or deep sea diving; spelunking or caving; heliskiing; extreme skiing; Extreme Sports;
12. dental treatment except as a result of an injury to sound natural teeth;
13. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
14. pregnancy and childbirth (except for complications of pregnancy); except if hospitalized;
15. curtailment or delayed return for other than covered reasons;
16. traveling for the purpose of securing medical treatment;
17. services not shown as covered;
18. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
19. confinement or treatment in a government Hospital; however the United States government may recover or collect benefits under certain conditions;
20. care or treatment that is not Medically Necessary;
21. care or treatment for which compensation is payable under worker's compensation law, any occupational disease law; the 4800 Time Benefit plan or similar legislation;
22. care or treatment that is payable under any Other Insurance policy;
23. Accidental Injury or Sickness when traveling against the advice of a Physician;
24. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

Non-Insurance Assistance Services



On Call International Worldwide Travel Assistance

Multilingual 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:

- Pre-Trip Travel Services
- Travel Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains
- Free Concierge Service
- 24 Hour Legal Assistance

A complete list of services is included in your Plan.

Customer Service

Have questions? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions online at <https://golfsafe.travelsafe.com/affiliate/home/10310>

Toll Free: 844-673-7050 Direct: 251-580-7050

Insurance Company

THIS GOLFSAFE PROTECTION PLAN IS UNDERWRITTEN BY: Nationwide Mutual Insurance Company and Affiliated Companies, Columbus, Ohio



Golf & Adventure
Travel Expeditions, Inc.

Contact Number: 904-823-3083
Email: gatgol@aug.com

Click here for details or call.