

## Benefits

Benefits per person:

### Part A – Travel Protection

Trip Cancellation  
 Trip Interruption  
 Missed Connection/Itinerary Change-3 hrs  
 Trip Delay-12 hrs

### Part B – Medical Protection

Emergency Accident/Sickness Medical Expense  
 Emergency Evacuation/Repatriation of Remains

### Part C – Baggage Protection

Baggage/Personal Effects  
 (\$250 per article limit / \$500 combined limit for  
 valuables)  
 Baggage Delay-12 hrs

### Part D-Optional Coverage

Cancel For Any Reason  
 (Not applicable with \$0 Total Reservation Cost)

### Worldwide Assistance Services

24/7 Assistance Services

\* Up to the Total Reservation Cost paid, up to a  
 maximum of \$10,000

## Limits

Limits per person:

Total Reservation Cost\*  
 Total Reservation Cost\*  
 \$300 (\$100/person)  
 \$300 (\$100/person)

\$5,000/ person  
 \$20,000/person

\$1,500 (\$500/person)

\$300 (\$100/person)

Up 75% Total  
 Reservation Cost\*

Included

## Rates

Trip Cost	Price	Optional CFAR
\$0-\$500	\$39.99	\$59.99
\$501-\$1,000	\$62.99	\$94.49
\$1,001-\$1,500	\$89.99	\$134.99
\$1,501-\$2,000	\$116.99	\$175.49
\$2,001-\$2,500	\$144.99	\$217.49
\$2,501-\$3,000	\$172.99	\$259.49
\$3,001-\$3,500	\$199.99	\$299.99
\$3,501-\$4,000	\$229.99	\$344.99
\$4,001-\$4,500	\$259.99	\$389.99
\$4,501-\$5,000	\$289.99	\$434.99
\$5,001-\$6,000	\$349.99	\$524.99
\$6,001-\$7,000	\$409.99	\$614.99
\$7,001-\$8,000	\$469.99	\$704.99
\$8,001-\$9,000	\$529.99	\$794.99
\$9,001-\$10,000	\$589.99	\$884.99

Rates are for trips up to a maximum of 30 days

\$6 per policy administration fee

Children under the age of 18 free, when traveling  
 with related adult.

### Purchase prior to or with Your final payment for Pre-Existing Condition Waiver:

The Pre-Existing Condition exclusion will be waived if the plan is purchased prior to or with Your final payment, the plan is purchased for the full cost of the Trip, the booking for the covered Trip must be the first and only booking for the travel period and destination and You are not disabled from travel at the time You pay the premium.

## Coverage Details

### Part A- Travel Protection

**Trip Cancellation/Trip Interruption:** The Company will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking or continuing Your Trip due to the following Unforeseen events:

- Sickness, Accidental Injury or death of You, or Your Traveling Companion, or Family Member or Business Partner of You or Your Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
- You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action provided You or a Traveling Companion are not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault within 10 days of departure; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
- Bankruptcy or Default of Your Travel Supplier, other than Cruises and Tours Unlimited, which occurs more than 14 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of Cruises and Tours Unlimited that solicited Your policy and from whom You purchased Your Land/Sea Arrangements. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. You must purchase Your policy within 14 days of Your initial Trip deposit.
- If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of a City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage.
- Strike that causes complete cessation of services for at least 24 consecutive hours.
- Weather which causes complete cessation of services for at least 24 consecutive hours.

**MISSED CONNECTION:** A maximum benefit of up to the amount on Your Schedule of Coverage and Services is provided to cover for Loss(es) You incur due to missed Cruise or Trip departures which result from cancellation or delay for three or more hours of all regularly scheduled airline flights due to any delay of Your Common Carrier. Maximum benefits of up to the amount shown on Your Schedule of Coverage and Services are provided to cover additional transportation expenses needed for You to join the departed Cruise or Trip, reasonable accommodation and meal expenses and non-refundable Trip payments for the unused portion of Your Cruise or Trip. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Cruise or Trip due to Inclement Weather.

**TRIP DELAY:** The Company will reimburse You for covered expenses on a one-time basis, up to the maximum shown on Your Schedule of Coverage and Services, if You are delayed en route to or from the Trip for six (6) or more hours due to a Hazard. Hazard means: Any delay of a Common Carrier (including Inclement Weather), Any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved, Any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster.

#### **PART B- MEDICAL PROTECTION**

**EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE:** The Company will pay benefits up to the maximum shown in the Schedule of Coverage and Services, if You incur Covered Medical Expenses as a result of Emergency Treatment of an Accidental Injury which occurs while on Your Trip or a Sickness which first manifests itself during the Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Trip due to the serious and acute nature of the Injury or Sickness.

**EMERGENCY EVACUATION:** The Company will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while on a Trip. Benefits payable are subject to the Maximum Amount per person shown in the Schedule of Coverage and Services for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. In the sole discretion of the Assistance Company, it must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

#### **PART C- BAGGAGE PROTECTION**

**BAGGAGE & PERSONAL EFFECTS:** The Company will reimburse You, up to the maximum shown on the Schedule of Coverage and Services, for Loss, theft or damage to Baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The Baggage and personal effects must accompany You during the Trip.

**BAGGAGE DELAY:** The Company will reimburse You for the expense of necessary personal effects, up to the maximum shown on Your Schedule of Coverage and Services, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twelve (12) hours, while on a Trip, except for travel to final destination or place of residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

#### **PART D- OPTIONAL COVERAGE**

**Optional Coverage:** Applicable only when specifically requested on the original application and the appropriate additional premium has been paid.

#### **CANCEL FOR ANY REASON:**

*Not applicable for Residents of WA State*

Be advised that the Company requires the Insured to purchase Cancel for any Reason coverage prior to or with Your final trip payment. If after final trip payment, this coverage is not available.

The Company will pay a benefit, up to the maximum shown on Your Schedule of Coverage and Services, if You are prevented from taking Your Trip for all reasons up to 48 hours prior to departure.

**Excess Insurance Limitation:** The insurance provided under Parts A, B, C and D shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

**Questions? Call a Travel Insured Customer Care Representative at 1-866-684-0218.  
Specify that you are calling about the Cruises & Tours Unlimited Protection Plan.**

This document contains highlights of the plan. A complete description of the terms, conditions and exclusions of this plan will be provided once the plan is purchased. Please note: Residents of Washington, Indiana & New Hampshire will receive a separate Description of Coverage in compliance with state requirements.