



866.684.0218

Benefits

Benefits per person:

Part A – Travel Protection

Trip Cancellation
Trip Interruption
Trip Delay (\$150/Day)

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 (\$100/Day)

Part D-Travel Accident Protection

Accidental Death & Dismemberment (24 hours)

Part E-Optional Coverage

Cancel For Any Reason

Not available to Residents of Washington State

Worldwide Assistance Services

24/7 Assistance Services

Limits

Limits per person:

Up to Trip Cost*
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\$600 (6 hours)

\$50,000
\$500,000

\$1,500
\$500 (24 hrs)

\$20,000

Up to 75% Trip Cost*

Included

* Up to the trip cost paid, up to a maximum of \$4,000

Rates

Trip Cost	Base Price	Optional CFAR
\$0-\$250	\$17.00	\$25.50
\$251-\$500	\$23.00	\$34.50
\$501-\$1,000	\$32.00	\$48.00
\$1,001-\$1,500	\$41.00	\$61.50
\$1,501-\$2,000	\$54.00	\$81.00
\$2,001-\$3,000	\$89.00	\$133.50
\$3,001-\$4,000	\$120.00	\$180.00

Coverage Details

PART A – TRAVEL PROTECTION

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

- a) 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.
- b) 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.
- c) You or Your Traveling Companion are directly involved in a traffic Accident substantiated by a police report while en route to departure.
- d) Your parent or legal guardian is terminated, or laid off from employment subject to three years of continuous employment at the place of employment where terminated.

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 twenty four (24) 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-TRAVEL ACCIDENT PROTECTION

ACCIDENTAL DEATH AND DISMEMBERMENT: The Company will pay the percentage of the maximum limit shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Trip, sustain a Loss shown in the Table below. The Loss must occur within 180 days after the date of the Accident causing the Loss.

Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet.....	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech.....	50%
Hearing in both ears.....	50%
Thumb and index finger of same hand.....	25%

PART E-OPTIONAL COVERAGE *Applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits. Not available for Residents of WA State.*

CANCEL FOR ANY REASON: Be advised that the Company requires the Insured to purchase Cancel for any Reason coverage within 24 hours of Your initial Trip deposit. If 24 hours after Your initial Trip deposit, 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, C and E 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 866.684.0218. Specify that you are calling about the Music America/GET Sports and Events 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.