

Schedule of Coverages	
Travel Insurance Benefits	Maximum Benefit
Accidental Death and Dismemberment	\$25,000
Medical Expense/Emergency Assistance	\$ 25,000
Accident & Sickness Medical Expenses	Included
Emergency Medical Evacuation & Repatriation of Remains	Included
One Call 24-Hour Assistance Service	Included
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Missed Connection	\$500
Travel Delay (12 Hours or More)	\$100 Per Day \$500 Maximum
Baggage and Personal Effects	\$1,000
Baggage Delay (More Than 24 Hours)	\$100

### 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 coverages and services. 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. **To review full plan details online, go to:** [www.tripmate.com/wpF394H](http://www.tripmate.com/wpF394H).

You will receive a Certificate of Insurance (or Policy, for residents of certain states) and Description of 24-Hour Emergency Assistance Services which describe the benefits and limitations in detail.

You may cancel this plan by giving SmarTours written notice within the first to occur of the following: (a) 10 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, We will refund Your premium paid provided no Insured has filed a claim under the policy.

### Benefit Summary

#### ACCIDENTAL DEATH & DISMEMBERMENT

Provides coverage up to the maximum benefit payable for loss of life, limb or sight resulting from an Accidental Injury occurring during 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.

#### TRIP CANCELLATION

Protects the prepaid cost of Your covered travel arrangements for Your Trip in the event You have to cancel due to a covered reason (see next panel for a summary of covered reasons).

#### TRIP INTERRUPTION

Provides You with a reimbursement for the unused land or water travel arrangements for Your Trip, plus the additional airfare cost to return home, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

#### MISSED CONNECTION

Provides You with 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.

#### TRAVEL DELAY

Assists with additional travel expenses incurred when You are delayed at least 12 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.

#### BAGGAGE DELAY

Provides reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your checked Baggage is delayed 24 hours or more.

### Coverage Summary

#### TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan allows You 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 Your Traveling Companion being required to serve on a jury;

Having Your or Your Traveling Companion's 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;

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;

A permanent transfer of employment of 250 miles or more;

Unannounced Strike, mechanical breakdown or Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;

You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;

involuntary employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Trip. Employment must have been with the same employer for at least 1 continuous year;

revocation of Your previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

#### ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. **Register at [www.globalxpi.com](http://www.globalxpi.com) or call, toll free:**

**1-800-379-9887      Use Program Code F394H**

**These Services are Provided by: Global Xpi, Inc.**

## Limitations & Exclusions

**This plan does not cover Loss caused by or resulting from:**

1. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only);
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service;
4. riding, driving or participating in races, or speed or endurance contests;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition;
7. participating in skydiving, hang gliding, bungee cord jumping, or scuba diving if the depth exceeds 130 feet 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 specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; or
15. a mental or nervous condition, unless hospitalized.



## One Call

Worldwide Travel Services Network

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

A complete list of these services is included in your certificate/policy. To contact One Call:

**Within U.S.A. & Canada**    **Outside U.S.A. & Canada**  
**1-800-555-9095**                      **1-603-894-4710**

**YOUR PLAN NUMBER: F394H**

## 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.tripmate.com](http://www.tripmate.com) or call **1-800-888-7292**.

**Benefits are administered by:**

**Trip Mate, Inc.** (in CA, dba Trip Mate Insurance Agency)  
9225 Ward Parkway, Suite 200, Kansas City, MO, 64114,  
1-800-888-7292.

**This plan is underwritten by:** United States Fire Insurance Company. The Plan # is **F394H**

**24 Hour Assistance Service is provided by:** One Call Travel Services Network, Inc.

## Travel Protection Plan Summary for Plan # F394H

*smarTours*<sup>®</sup>  
BEST TRAVEL BARGAINS



**Buy  
Early!**

Purchase this Plan at or before the final payment due date and the exclusion for Pre-Existing Conditions will be waived.

  
**TripMate**  
Your partner in travel