

# STUDENT DELUXE



## GROUP TRAVEL PROTECTION PLAN

### SCHEDULE OF INSURANCE BENEFITS AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Benefit Amount</u>
Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost*
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)*** (Included)	75% of Trip Cost
Non-Insurance Worldwide Emergency Assistance Services	Included

\* Up to the trip cost protected, up to the plan maximum of \$10,000.

\*\*For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 Return Air Only. Benefits are only payable if a trip is canceled or interrupted due to a covered peril.

\*\*\*CFAR coverage is the lesser of 75% of the amount prepaid for the Trip or up to the plan maximum of \$10,000. CFAR is optional and available for purchase at the individual level for an additional cost. You must cancel your trip 48 hours or more prior to scheduled departure for any reason not already covered by the plan. CFAR must be purchased at the time of original plan purchase and with or before the final payment for Your trip. You must have paid all non-refundable Trip Costs to the Travel Supplier prior to cancellation. For \$0 Trip Cost there is no CFAR. This benefit is not available to residents of New York State.

## PER PERSON RATES

Cost of Trip	With CFAR*	Cost of Trip	With CFAR*
\$0	N/A	\$4,001-\$4,500	\$181.50
\$1-\$200	\$18.00	\$4,501-\$5,000	\$202.50
\$201-\$400	\$25.50	\$5,001-\$5,500	\$223.50
\$401-\$600	\$31.50	\$5,501-\$6,000	\$244.50
\$601-\$800	\$37.50	\$6,001-\$6,500	\$265.50
\$801-\$1,000	\$45.00	\$6,501-\$7,000	\$285.00
\$1,001-\$1,500	\$61.50	\$7,001-\$7,500	\$306.00
\$1,501-\$2,000	\$81.00	\$7,501-\$8,000	\$327.00
\$2,001-\$2,500	\$102.00	\$8,001-\$8,500	\$349.50
\$2,501-\$3,000	\$121.50	\$8,501-\$9,000	\$370.50
\$3,001-\$3,500	\$141.00	\$9,001-\$10,000	\$391.50
\$3,501-\$4,000	\$162.00		

The above rates are for trips up to 30 days – for each day over 30 add \$3.00 per person per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

\*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

**COMPETING  
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UNDER THE  
PLAN!**

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## GENERAL LIMITATIONS AND 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 in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided in the Plan); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 16. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

**The following limitation applies to Non-Medical Emergency Evacuation:** Benefits are not payable for any loss caused by or resulting from: 1. loss or expense for a Non-Medical Emergency Evacuation Covered reason which took place in an Excluded Country; 2. loss or expense recoverable under any other insurance or through an employer; 3. loss or expense arising from or attributable to: (a) fraudulent or criminal acts committed or attempted by You; (b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent, or (c) failure to maintain required documents or visas; 4. loss or expense arising from or attributable to: (a) debt, insolvency, business or commercial failure; (b) the repossession of any property; or (c) Your noncompliance with a contract, license or permit; 5. loss or expense arising from or due to liability assumed by You under any contract.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

### Pre-Existing Condition Exclusion Waiver

The Pre-Existing Medical Condition Exclusion will be waived if the protection plan is purchased at or before final trip payment due date for this trip, you insure all prepaid trip costs that are subject to cancellation penalties or restrictions and you are not disabled from travel at the time you pay the plan cost.

## PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

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