



Protect-A-Group

Comprehensive Plus – 915P

Summary of Plan Benefits
 (For groups created as of 9/25/2015)

Benefit and Service Schedule – 915P(Comprehensive Plus)

<u>Plan Benefits</u>	<u>Maximum Benefit Amount</u>
Accidental Death and Dismemberment	\$25,000
Medical Expense/Emergency Assistance	\$100,000
Accident and Sickness Medical Expense	Included
Emergency Evacuation and Repatriation	Included
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,000
Travel Delay (Up to \$150 Per Day)	\$750
Baggage and Personal Effects	\$1,500
Baggage Delay	\$250
One Call 24-Hour Assistance Services	No Dollar Limit
Global Xpi Medical Records Service	No Dollar Limit
Cancel for Any Reason Benefit	75% of non-refundable trip cost

Most common reasons for Trip Cancellation covered!

- Covered Sickness, Injury, Death of you, a Family Member or Traveling Companion
- Inclement weather, mechanical breakdown or unannounced strike that causes a complete cessation of services of your common carrier's services of 12 hours or more
- Being directly involved in a traffic accident while en route to departure
- Being hijacked, quarantined or called to Jury Duty
- A documented theft of passports or visas



-A terrorist incident that occurs in a city listed on the itinerary for the Insured's Covered Trip and within 30 days prior to the Insured's scheduled Departure Date. Benefits are not provided if the Travel Supplier offers a substitute itinerary

-Your principal place of residence or destination is rendered uninhabitable by fire, flood, burglary volcano, earthquake, hurricane or other natural disaster within 10 days of your departure

Cancel for Any Reason Benefit

Cancel for Any Reason benefit available provided you have purchased the travel insurance policy with 15 days of your initial prepaid and non-refundable deposit for your trip and cancel your trip at least two days before your scheduled departure date and time. You must also insure the full purchase price on your trip.

Pre-Existing Medical Conditions

Pre-Existing Medical Conditions: Medical conditions for which there is treatment; or a recommendation for treatment, diagnostic test or exam; or for which drugs or medicine are prescribed during the 60 day period prior to the effective date are Pre-Existing Conditions. The policy excludes a travel's Pre-Existing Conditions and those of a Traveling Companion or a Family Member traveling with him or her. Exception: Medical conditions that are treated or controlled solely with medication during the 60 day period prior to the effective date are not considered to be Pre- Existing Conditions.

IMPORTANT WAIVER INFORMATION! The Pre-Existing Conditions exclusion is waived provided you have purchased the travel insurance policy within 15 days of your initial prepaid and non-refundable deposit for the trip and you are not disabled at the time of purchase.

Questions? Call today! 800-523-8020

NOTE: Coverage and benefits may vary for your state. To review full plan details go to www.travelsafe.com – Group/915P.