



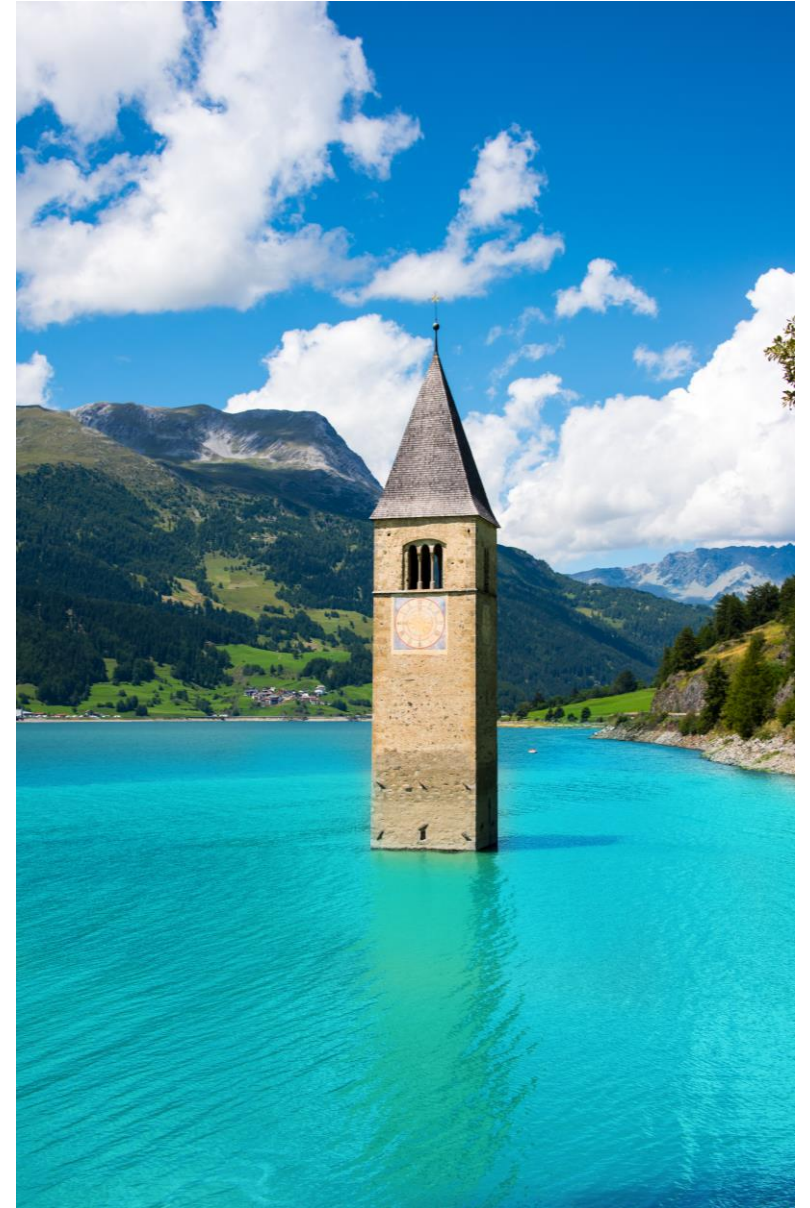
**GLOBAL BENEFITS**  
INTERNATIONAL INSURANCE FOR EXPATS,  
TRAVELERS & ORGANIZATIONS

# ANNUAL MULTI-TRIP PROTECTOR

Global Benefits USA // James D Smith  
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[www.GlobalBenefitsUSA.com](http://www.GlobalBenefitsUSA.com)

## PLAN HIGHLIGHTS

- **\$94** per adult, **\$64** for anyone 17 or younger
- Coverage when traveling **100+ miles** from home
- Travel protection for the **full year**
- **Customize** each trip with optional benefits
- **Travelers can manage** trips and claims through profiles



## PLAN HIGHLIGHTS CONT.

- ALL benefits (including Medical) are **Primary**
- **Pre-existing Medical Condition Waiver\*\*** is available on all plans
  - Only available for trips where the non-refundable trip cost is insured
- **Cancel For Any Reason\*** is available **as an option** for an additional cost
- **Post Departure benefits** available on all plans
- **24/7 Worldwide Non-Insurance Travel Assistance Services**

\*Not available to residents in NY state

\*\* Pre-existing medical condition waiver is available on all plans when you upgrade your coverage  
Additional terms apply.





# Protect all of your trips, all year long.

Annual Multi-Trip Protector is designed with you in mind. Customize your annual plan to protect every trip you take during the year. From domestic getaways to dream vacations abroad, this plan can work for you.

- **Annual coverage when traveling 100+ miles from home**
- **Customize with optional per-trip benefits**
- **Manage your trips and submit claims through your online account**

**BASE PLAN  
COST PER PERSON**  
AGE 0-17 = \$64  
AGE 18-80 = \$94

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

### BASE PLAN

Benefit	Maximum Amount Per Trip
Trip Delay - 12 hours	\$5,000 (\$200/day)
Missed Tour or Cruise Connection - 3 hours	\$500
Medical Evacuation and Repatriation of Remains	\$100,000*
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000*
Baggage and Personal Effects	\$2,500 (\$250 per article)
Baggage Delay - 3 hours	\$750
Accident & Sickness Medical Expense	\$100,000
<i>Dental Expense</i>	\$750
24-Hour Accident Death and Dismemberment (AD&D)	\$50,000
AD&D Air Flight Only	\$25,000
Non-Insurance Travel Assistance Services	Included

### OPTIONAL UPGRADES

Available for an additional cost on a per trip basis.

Optional Benefit	Maximum Amount Per Trip
Trip Cancellation	100% of Trip Cost**
Trip Interruption	150% of Trip Cost**
Cancel for Any Reason***	75% of Trip Cost**
Rental Car Damage and Theft Coverage	\$50,000 per covered vehicle
Travel Inconvenience - Bed Rest	\$4,000
Medical Evacuation and Repatriation of Remains	\$400,000*

Maximum trip cost per trip = \$25,000

\*Per 2 occurrences per plan term.

\*\*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

\*\*\*Must be purchased within 21 days of the date your initial trip payment or deposit is received. Additional terms apply.

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# CANCEL FOR ANY REASON (CFAR)

## CFAR for Annual Multi-Trip Protector

1. You purchase the Cancel for Any Reason Benefit within the Time Sensitive Period; and
2. You insure the full cost of any subsequent arrangements added to Your Trip within 21 days of the date of Your payment for any such subsequent Travel Arrangements; and
3. You cancel Your Trip no later than 48 hours prior to the Scheduled Departure Date of Your Trip

\*Benefit pays up to 75% of the nonrefundable trip cost.

•Benefit is not available to residents of New York State.



## PRE-EXISTING MEDICAL CONDITIONS WAIVER

- a) Payment for the plan is received within 21 days of the date that your initial trip deposit is received (day after deposit is day 1).
- b) Must not be disabled from travel on day of plan purchase.
- c) Insure 100% of all prepaid, nonrefundable trip costs and update the coverage to include the additional cost of the subsequent arrangements within 21 days of payment to the travel supplier..
- d) Only available for trips where the non-refundable trip cost is insured



# How does an annual multi-trip plan work?

1. Buy the Annual Multi-Trip Protector plan by going to [www.globalbenefitsusa.com/multitrip](http://www.globalbenefitsusa.com/multitrip)
2. When you have a trip booked, log in to your Travel Insured account to add the trip to your plan, and purchase optional per-trip coverages that complement your multi-trip plan's base benefits.
3. If you need to start a claim for your trip, log in to your account to initiate the claim.
4. For all other trips, remember to add them in your Travel Insured account and add the appropriate optional benefits!

*Note: Certain optional add-on coverages need to be purchased within 21 days of the date your initial trip deposit is received to be eligible for coverage (additional terms apply).*

**One Plan. Many Trips.**

**\$94 Base Plan x 2 adults = \$188**

See how one couple can use a multi-trip plan for varying types of trips and the optional coverages they added on for each.



## **Trip 1:** Dream Trip to Thailand

- + Cancel for Any Reason
- + Trip Cancellation and Trip Interruption



## **Trip 2:** Road Trip 100+ Miles from Home

- + Rental Car Damage and Theft Coverage



## **Trip 3:** Flight to See Family in Oregon

- + Trip Cancellation

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## BASE PLAN: COST PER PERSON

AGE 0-17 = \$64  
AGE 18-80 = \$94

## OPTIONAL UPGRADES: COST PER PERSON

### TRIP CANCELLATION/INTERRUPTION

*PRICING BASED ON AGE AND PERCENTAGE OF TRIP COST:*

0-17 = 4.15%  
18-34 = 4.00%  
35-58 = 4.95%  
59-65 = 6.90%  
66-70 = 8.30%  
71-80 = 10.25%

### RENTAL CAR DAMAGE AND THEFT COVERAGE

\$7.20 PER DAY

### TRAVEL INCONVENIENCE - BED REST

\$14

### TRIP CANCELLATION/INTERRUPTION

#### WITH CFAR

*PRICING BASED ON AGE AND PERCENTAGE OF TRIP COST:*

0-34 = 8.10%  
35-58 = 9.80%  
59-65 = 13.80%  
66-70 = 16.70%  
71-80 = 20.75%

### MEDICAL EVACUATION AND REPATRIATION

#### OF REMAINS

*PRICING BASED ON AGE:*

0-17 = \$17  
18-80 = \$25



# WHY YOU SHOULD CREATE AN ACCOUNT

- The Annual Multi-Trip Protector plan was designed to allow travelers to manage their plan details completely on their own, 24/7.
- An account allows travelers to:
  - Add trips anytime
  - Select optional per-trip benefits
  - Change trip cost
  - Change travel dates prior to departure
  - Download plan documents
  - Review plan details
  - Manage user access
  - Share trip on social

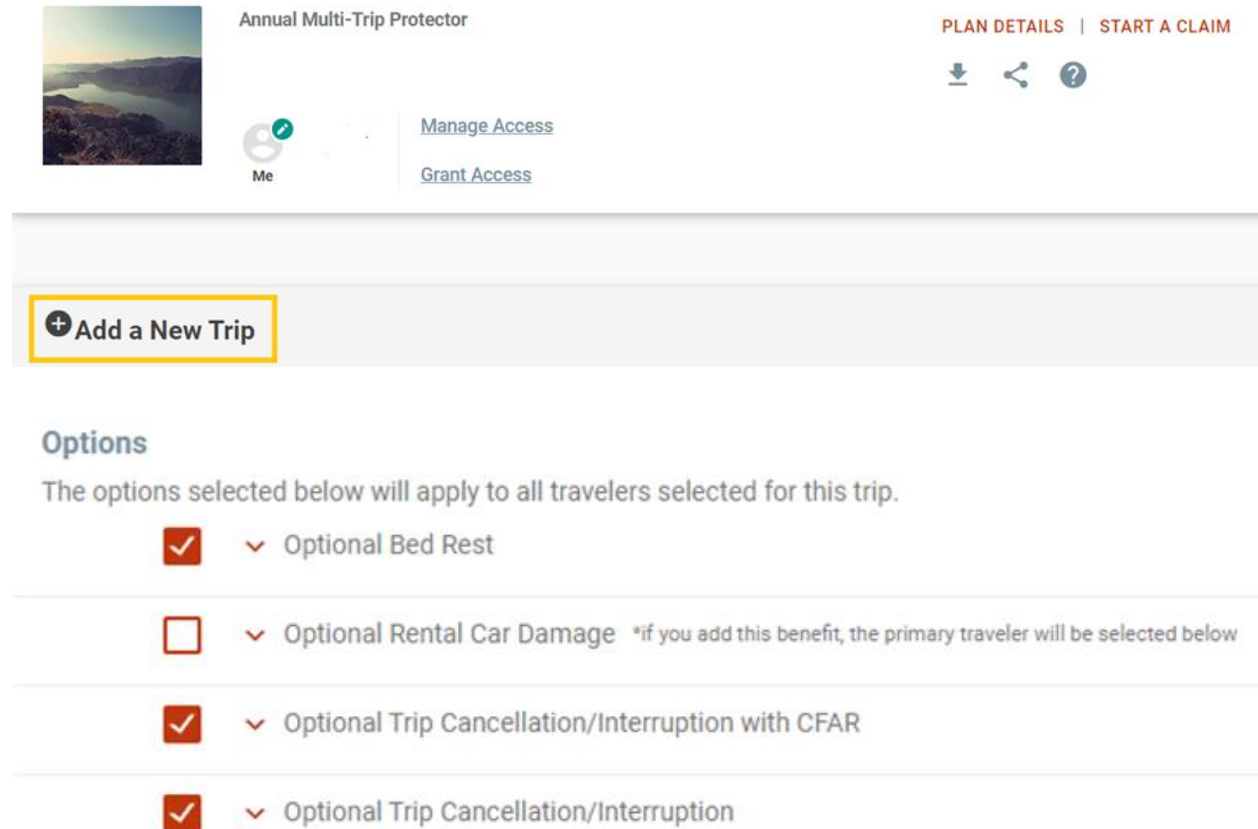


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# AFTER THE BASE POLICY PURCHASE: ADDING A FUTURE TRIP SEGMENT

- The **traveler** can add **additional trip segments** and **purchase buy ups** at any time after initial purchase
  - This cannot be done on your behalf by your broker, Global Benefits USA. The traveler will need to purchase trip segments and buy ups in their Profile section
- You will need to know:
  - Departure and return dates
  - Which optional benefits you would like for that
  - trip (if any) Which travelers will be going
- Select **+Add a New Trip** from the **Multi-Trip Plan** tab



Annual Multi-Trip Protector

PLAN DETAILS | START A CLAIM

Me

Manage Access

Grant Access

**+ Add a New Trip**

### Options

The options selected below will apply to all travelers selected for this trip.

- Optional Bed Rest
- Optional Rental Car Damage \*if you add this benefit, the primary traveler will be selected below
- Optional Trip Cancellation/Interruption with CFAR
- Optional Trip Cancellation/Interruption

# AFTER THE BASE POLICY PURCHASE: ADDING A FUTURE TRIP SEGMENT



- You will not be able to add or remove optional benefits after your trip segment is created.
  - If you want to modify your optional benefits after saving a trip, please contact Travel Insured's Customer Service

**NOTE:** Trip Cancellation, Trip Interruption and Cancel for Any Reason are meant to protect your non-refundable trip cost.

- The pricing for these benefits is based on the trip cost
- If you do not enter a trip cost, you will not be able to purchase these benefits
- The traveler will need to enter a destination for each trip segment

## General Exclusions and Limitations for Insurance Benefits

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

### The following exclusion applies to the Trip Cancellation and Trip Interruption and Medical Expense:

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

### The following exclusions apply to the Medical Expense benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

The plan also contains exclusions specific to Baggage & Personal Effects and Baggage Delay.

### In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits:

We will not pay for any loss or expense caused 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 and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

## Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if you insure all prepaid, non-refundable payments or deposits for the trip and purchase the protection plan within 21 days of the date your initial trip payment or deposit is received. You must update your coverage to insure the non-refundable expenses of subsequently added travel arrangements within 21 days as well. You must be medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.

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