

Travel Insured International

2024 New Worldwide Trip Protector Products

Launching 12/11



**TRAVEL
INSURED
INTERNATIONAL**

A CRUM & FORSTER COMPANY

This advertisement contains highlights of the plans developed by Travel Insured International, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by C&F Services and Blue Ribbon Bags for Worldwide Trip Protector Essential, Deluxe and Platinum plans. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured International. P.O. Box 6503, Glastonbury, CT 06033; 855-752-8303; customer@travelinsured.com; California license #0113223. While Travel Insured International markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Travel Insured and Travel Insured does not receive compensation from USF for providing the non-insurance components of the plans.

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3 Worldwide Trip Protector Plans – More Choices

Base Benefits and Other Noninsurance Services	WTP Platinum	WTP Deluxe	WTP Essential
	Maximum Benefit Amount	Maximum Benefit Amount	Maximum Benefit Amount
Trip Cancellation**	100% of Trip Cost*	100% of Trip Cost*	100% of Trip Cost*
Trip Interruption	150% of Trip Cost*/***	150% of Trip Cost*/**	100% of Trip Cost*/**
Trip Delay	At 3 hours - \$2,000 (\$200/day)*	At 6 hours - \$1,500 (\$150/day)*	At 12 hours - \$500 (\$100/day)*
Single Supplement	Included	Included	Included
Missed Connection	At 3 hours- \$1,000	At 3 hours- \$750	At 3 hours- \$500
Medical Evacuation/Repatriation of Remains	\$1,000,000	\$500,000	\$200,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000	\$50,000	N/A
Baggage and Personal Effects	\$2,500 (\$250 per article)	\$1,500 (\$250 per article)	\$750 (\$250 per article)
Baggage Delay	At 3 hours- \$750	At 6 hours- \$500	At 12 hours- \$200
Accident & Sickness Medical Expense	\$500,000	\$250,000	\$50,000
Dental Expense	\$750	\$750	\$750
Non-Insurance Travel Assistance Services	Included	Included	Included
24-Hour Accident Death & Dismemberment Other Than Air Flight	\$10,000	\$10,000	N/A

*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage

**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on your confirmation of coverage

Additional terms apply. This chart is not inclusive of all benefits and/or optional bundles available. Plan benefits and options vary by state. Not available in Montana, New York and Washington.

Worldwide Trip Protector Platinum

Benefits and Other Noninsurance Services	WTP Platinum
	Maximum Benefit Amount
Trip Cancellation**	100% of Trip Cost*
Trip Interruption***	150% of Trip Cost*
Trip Delay	At 3 hours - \$2,000 (\$200/day)
Single Supplement	Included
Missed Connection	At 3 hours- \$1,000
Medical Evacuation/Repatriation of Remains	\$1,000,000
Political/Security & Natural Disaster Evacuation	Up to \$150,000
Baggage and Personal Effects	\$2,500 (\$250 per article)
Baggage Delay	At 3 hours- \$750
Accident & Sickness Medical Expense	\$500,000
Dental Expense	\$750
Non-Insurance Travel Assistance Services	Included
24-Hour Accident Death & Dismemberment Other Than Air Flight	\$10,000

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***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on your confirmation of coverage.

Additional terms apply. This chart is not inclusive of all benefits and/or optional bundles available. Plan benefits and options vary by state. Not available in MT, NY, and WA.

Maximum Trip Cost: \$150,000 per person (\$250K max per trip)

Maximum Trip Length: 180 days

Pre-Existing Medical Condition Exclusion Waiver: Purchase the plan within 21 days of the date your initial payment or deposits for your trip is received.

Pre-Existing or condition Look Back Period: 60 days

31 Covered Events

Trip Cancellation For:

- Attending Childbirth
- Transfer of Employment
- School Year Extension
- Required to Work
- Employer Merger
- Child Adoption
- Place of Employment Unsuitable for Business
- Issues Obtaining Visa / Passport
- Destination Wedding

• **Electronic Equipment included**

• **Primary Insurance** - (except rental car insurance)

Worldwide Trip Protector Deluxe

Benefits and Other Noninsurance Services	WTP Deluxe
	Maximum Benefit Amount
Trip Cancellation**	100% of Trip Cost*
Trip Interruption**	150% of Trip Cost*
Trip Delay	At 6 hours - \$1,500 (\$150/day)
Single Supplement	Included
Missed Connection	At 3 hours- \$750
Medical Evacuation/Repatriation of Remains	\$500,000
Political or Security Evacuation & Natural Disaster Evacuation	Up to 50,000
Baggage and Personal Effects	\$1,500 (\$250 per article)
Baggage Delay	At 6 hours- \$500
Accident & Sickness Medical Expense	\$250,000
Dental Expense	\$750
Non-Insurance Travel Assistance Services	Included
24-Hour Accident Death & Dismemberment Other Than Air Flight	\$10,000

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**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.

Additional terms apply. This chart is not inclusive of all benefits and/or optional bundles available. Plan benefits and options vary by state. Not available in Montana, New York and Washington.

Maximum Trip Cost: \$50,000 per person (\$250K max per trip)

Maximum Trip Length: 180 days

Pre-Existing Medical Condition

Exclusion Waiver: Purchase the plan within 14 days of the date your initial payments or deposits for your trip is received.

Pre-Existing Condition Look Back Period: 90 days

22 Covered Events

Trip Cancellation For:

- NOAA Hurricane Warning
- Travel Alert Warning
- Destination Evacuation
- Pregnancy
- Bankruptcy / Default
- Divorce / Legal Separation

- **Primary Insurance** - (except rental car insurance)

Worldwide Trip Protector Essential

Benefits and Other Noninsurance Services	WTP Essential
	Maximum Benefit Amount
Trip Cancellation**	100% of Trip Cost*
Trip Interruption**	100% of Trip Cost*
Trip Delay	At 12 hours - \$500 (\$100/day)
Single Supplement	Included
Missed Connection	At 3 hours- \$500
Medical Evacuation/Repatriation of Remains	\$200,000
Political or Security Evacuation and Natural Disaster	N/A
Baggage and Personal Effects	\$750 (\$250 per article)
Baggage Delay	At 12 hours- \$200
Accident & Sickness Medical Expense	\$50,000
Dental Expense	\$750
Non-Insurance Travel Assistance Services	Included
24-Hour Accident Death & Dismemberment Other Than Air Flight	N/A

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**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.

Additional terms apply. This chart is not inclusive of all benefits and/or optional bundles available. Plan benefits and options may vary by state. Not available in Montana, New York and Washington.

Maximum Trip Cost: \$25,000 per person (\$250K max per trip)

Maximum Trip Length: 30 days

Pre-Existing Medical Condition Exclusion Waiver: Purchase the plan within 14 days of the date your initial payments or deposits for your trip is received.

Pre-Existing Condition Look Back Period: 180 days

16 Trip Cancellation Covered Events Including:

- Sickness / Injury
- Death
- Employment Termination
- Complications of Pregnancy
- **Excess Insurance**

Worldwide Trip Protector

Curated Buy-up Bundles



Simple, Specialized Protection

Quick & customized to meet your traveler's needs

- Platinum Plan
 - 8 Optional Buy-up Bundles
- Deluxe Plan
 - 7 Optional Buy-up Bundles
- Essential Plan
 - 5 Optional Buy-up Bundles

All optional benefits come at an additional cost.

Worldwide Trip Protector

Optional Hotel and Amusement & Theme Park Buy-Up Bundle

Hotel and Amusement & Theme Park Bundle	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Change Fee	Up to \$250	Up to \$250	Up to \$250
Travel Inconvenience <ul style="list-style-type: none"> • Closed Attractions • Beach Closure • Rainy Vacation • Rental Car Breakdown • Hotel Infestation • Hotel or Vacation Rental Property Construction • Rental Property Lockout • Credit/Debit Card Cancelled • Hotel Late Arrival Benefit 	Up to a maximum of \$150 (\$50 per Travel Inconvenience)	Up to a maximum of \$150 (\$50 per Travel Inconvenience)	Up to a maximum of \$150 (\$50 per Travel Inconvenience)

Additional terms apply. Plan benefits and options vary by state. Not available in Montana, New York and Washington.

Worldwide Trip Protector

Optional Cruise Buy-up Bundle

Cruise Bundle	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Trip Cancellation** • River cruise water levels	Up to 100% of the non-refundable insured Trip Cost*	Up to 100% of the non-refundable insured Trip Cost*	Up to 100% of the non-refundable insured Trip Cost*
Trip Interruption • River cruise water levels	Up to 150% of the non-refundable insured Trip Cost*/***	Up to 150% of the non-refundable insured Trip Cost*/**	Up to 100% of the non-refundable insured Trip Cost*/**
Additional Trip Interruption • Shore Excursions	Up to \$500	Up to \$500	Up to \$500
Itinerary Change	Up to \$500	Up to \$500	Up to \$500
Travel Inconvenience • Cruise Diversion • Bed Rest • Cruise Disablement	Up to a maximum of \$1,000 (\$500 per Travel Inconvenience)	Up to a maximum of \$1,000 (\$500 per Travel Inconvenience)	Up to a maximum of \$1,000 (\$500 per Travel Inconvenience)
Baggage & Personal Effects	N/A	Up to \$1,000 (Increases total Baggage and Personal Effects to \$2,500)	Up to \$1,750 (Increases total Baggage and Personal Effects to \$2,500)
Baggage Delay	Up to \$1,750 (Increases total Baggage Delay to \$2,500)	Up to \$2,000 (Increases total Baggage Delay to \$2,500)	Up to \$2,300 (Increases total Baggage Delay to \$2,500)

*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage

**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on your confirmation of coverage

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Worldwide Trip Protector

Optional Flight Buy-Up Bundle

Flight Bundle	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Trip Cancellation** <ul style="list-style-type: none"> Mechanical Breakdown Government Mandated Shutdown Fire or Power Outage at Airport 	Up to 100% of the non-refundable insured Trip Cost*	Up to 100% of the non-refundable insured Trip Cost*	Up to 100% of the non-refundable insured Trip Cost*
Trip Interruption <ul style="list-style-type: none"> Mechanical Breakdown Government Mandated Shutdown Fire or Power Outage at Airport 	Up to 150% of the non-refundable insured Trip Cost*/***	Up to 150% of the non-refundable insured Trip Cost*/**	Up to 100% of the non-refundable insured Trip Cost*/**
Change Fee	Up to \$250	Up to \$250	Up to \$250
Frequent Traveler Reward	Redeposit fee up to \$250	Redeposit fee up to \$250	Redeposit fee up to \$250
Travel Inconvenience <ul style="list-style-type: none"> Missing Work Flight Cancellation Flight Diversion Tarmac Delay Delay at Security Check-in 	Up to maximum of \$750(\$250 per Travel Inconvenience)	Up to maximum of \$750(\$250 per Travel Inconvenience)	Up to maximum of \$750(\$250 per Travel Inconvenience)
Air Flight Only – Accidental Death & Dismemberment	Up to limit purchased (\$100,000, \$250,000, \$500,000, \$1,000,000)	Up to limit purchased (\$100,000, \$250,000, \$500,000, \$1,000,000)	Up to limit purchased (\$100,000, \$250,000, \$500,000, \$1,000,000)

*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage

**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on your confirmation of coverage

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Worldwide Trip Protector

Optional Pet Buy-Up Bundle

Pet Bundle	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Trip Cancellation** • Pet or Service Animal is sick/injured or dies	Up to 100% of the non-refundable insured Trip Cost*	Up to 100% of the non-refundable insured Trip Cost*	Up to 100% of the non-refundable insured Trip Cost*
Trip Interruption • Pet or Service Animal is sick/injured or dies	Up to 150% of the non-refundable insured Trip Cost*/***	Up to 150% of the non-refundable insured Trip Cost*/**	Up to 100% of the non-refundable insured Trip Cost*/**
Pet Kennel	Up to \$50 per day up to a maximum of \$500	Up to \$50 per day up to a maximum of \$500	Up to \$50 per day up to a maximum of \$500
Pet Travel Medical Expense	Up to \$1,000	Up to \$1,000	Up to \$1,000
Pet Return	Up to \$1,000	Up to \$1,000	Up to \$1,000

*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage

**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on your confirmation of coverage

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Worldwide Trip Protector

Optional Cancel & Interruption for Any Reason Buy-Up Bundle

Cancel & Interruption For Any Reason Bundle	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Cancel For Any Reason**	Up to 75% of the non-refundable insured Trip Cost*	Up to 75% of the non-refundable insured Trip Cost*	N/A
Interruption For Any Reason**	Up to 75% of the non-refundable insured Trip Cost*	Up to 75% of the non-refundable insured Trip Cost*	N/A

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Worldwide Trip Protector

Optional Baggage Buy-Up Bundle

Baggage Bundle	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Baggage & Personal Effects	Up to \$2,500 (Increases total Baggage & Personal Effects to \$5,000)	N/A	N/A
Per Article Limit	Up to \$250 (Increases total Per Article Limit to \$500)	N/A	N/A
Combined Articles Limit	Up to \$500 (Increases total Combined Articles Limit to \$1,000)	N/A	N/A
Sports Equipment	Included	N/A	N/A
Golf Equipment	Included	N/A	N/A
Business Equipment	Included	N/A	N/A

Worldwide Trip Protector

Optional Buy-up/Add Ons

Extreme Sports Medical Upgrade

Extreme Sports Medical Upgrade	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Accident & Sickness Medical Expense Adventure or Extreme Activities	Included	N/A	N/A

Trip Delay Upgrade

Trip Delay Increase	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Trip Delay	N/A	Up to \$500 (Increases total Trip Delay to \$2,000)	N/A

Rental Car Damage & Theft Upgrade

Rental Car Damage and Theft Coverage	WTP Platinum Maximum Benefit Amount	WTP Deluxe Maximum Benefit Amount	WTP Essential Maximum Benefit Amount
Rental Car Damage and Theft Coverage	Up to \$50,000	Up to \$30,000	Up to \$30,000



Concierge Travel Assistance Services

Types of assistance included with Travel Insured plans

Non-insurance emergency assistance services

- Medical or Legal Assistance
- Tele-health Assistance
- Lost Baggage Retrieval
- Prescription Drug / Eyeglass Replacement
- ID / Credit Recovery Assistance
- Passport Replacement / Visa Information

Go See It All! We'll look out for everything else

24/7 TRAVELER SUPPORT NON-INSURANCE SERVICES

1-800-494-9907 (Toll-Free US/Canada)

1-603-328-1707

Trip planning Concierge Services

Concierge Services

- Pre-trip Assistance
- Meet and Greet Service
- Local Guides and Tours
- Tee Time and Restaurant Reservations
- Access to Ticket Service for Events

Business Concierge Services

- Assistance Locating Services such as Express delivery, Print/Copy
- Arrangements for Telephone/Web Conferencing
- Worldwide Business Directory for Equipment Repair/Replace
- Emergency Travel Arrangements



Blue Ribbon Bags(BRB)*

Value Added Service included on all new plans



Value added non-insurance services

- **Lost luggage retrieval service**
- **Tracks and expedites the recovery of delayed baggage**
- **Covers every flight, on every airline, everywhere in the world**

Travel Safe and Worry Free

24/7 TRAVELER SUPPORT NON-INSURANCE SERVICES

To report your missing baggage via online submission:

<https://tii.blueribbonbags.com>

To contact BRB by phone: 888-BAGGAGE(888-224-4243)

How it works when airline baggage doesn't arrive at end-point

- Traveler files Mishandled Baggage Report(MBR) with airline tracking reference number.
- Traveler clicks BRB online submission link in TII's travel protection plan document or calls BRB providing MBR reference number.
- Traveler gets real time push notifications if there is any change to status of delayed baggage; tracking bag life cycle to end-point via email, or SMS text.