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<b>WORLDWIDE TRIP PROTECTOR</b>	
<b>OPTIONAL BUY-UP BUNDLES</b>	
<p><b>CANCEL AND INTERRUPTION FOR ANY REASON BUNDLE</b> <b>(Deluxe, Platinum)</b></p> <p>Provides up to 75% reimbursement of your trip costs if you cancel 48 hours prior to the scheduled departure date of your trip or if you must interrupt your trip 72 hours or more after your scheduled departure date for any reason not otherwise covered by the plan.</p> <p>To be eligible for this benefit, you must purchase the optional bundle within the time sensitive period. This CFAR/IFAR Benefit does not cover penalties associated with any travel arrangements not provided by retail travel supplier or the failure of the retail travel supplier to provide the bargained-for travel arrangements due to cessation of operations for any reason.</p>	
BENEFIT	MAXIMUM BENEFIT AMOUNT
<b>Cancel For Any Reason**</b>	Up to 75% of the non-refundable insured Trip Cost*  14-day Time Sensitive Period on Deluxe 21-day Time Sensitive Period on Platinum
<b>Interruption For Any Reason**</b>	Up to 75% of the non-refundable insured Trip Cost*  14-day Time Sensitive Period on Deluxe 21-day Time Sensitive Period on Platinum
<p>*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.  <b>Additional costs and terms apply.</b></p>	
<p><b>RENTAL CAR DAMAGE AND THEFT COVERAGE</b> <b>(Essential, Deluxe, Platinum)</b></p> <p>Provides up to the maximum benefit shown in the coverage if your rental car is damaged or stolen.</p>	

BENEFIT	MAXIMUM BENEFIT AMOUNT
<b>Rental Car Damage and Theft Coverage</b>	Up to \$30,000 for Essential, Deluxe Up to \$50,000 for Platinum
<p><b>PET BUNDLE (Essential, Deluxe, Platinum)</b></p> <p>Provides up to the maximum benefit shown in the coverage for the following benefits: Pet or Service Animal Travel Medical Expense, Pet Kennel, Pet or Service Animal Return, and a Pet or Service Animal's Injury, Sickness or Death as a covered reason for Trip Cancellation and Trip Interruption.</p>	
BENEFIT	MAXIMUM BENEFIT AMOUNT
<b>Trip Cancellation** (Pet or Service Animal is sick, injured or dies)</b>	Up to 100% of the non-refundable insured Trip Cost*
<b>Trip Interruption (Pet or Service Animal is sick, injured or dies)</b>	Up to 150% of the non-refundable insured Trip Cost on Platinum*/*** & Deluxe*/** Up to 100% of the non-refundable insured Trip Cost on Essential*/**
<b>Pet Kennel</b>	Up to \$500 (\$50/day)
<b>Pet Travel Medical Expense</b>	Up to \$1,000
<b>Pet Return</b>	Up to \$1,000
<p>*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 (Platinum Only)  Additional costs and terms apply.</p>	
<p><b>HOTEL &amp; AMUSEMENT &amp; THEME PARK BUNDLE (Essential, Deluxe, Platinum)</b></p> <p>Provides up to the maximum benefit shown in the coverage for the following benefits: Change Fee and Hotel &amp; Amusement &amp; Theme Park related Travel Inconvenience reasons.</p>	
BENEFIT	MAXIMUM BENEFIT AMOUNT
<b>Change Fee</b>	Up to \$250
<b>Travel Inconvenience</b> <ul style="list-style-type: none"> <li>• Closed Attractions</li> <li>• Beach Closure</li> <li>• Rainy Vacation</li> <li>• Rental Car Breakdown</li> <li>• Hotel Infestation</li> </ul>	Up to a maximum of \$150 \$50 \$50 \$50 \$50 \$50

<ul style="list-style-type: none"> <li>• Hotel or Vacation Rental Property Construction</li> <li>• Rental Property Lockout</li> <li>• Credit/Debit Card Cancelled</li> <li>• Hotel Late Arrival Benefit</li> </ul>	<p>\$50</p> <p>\$50</p> <p>\$50</p> <p>\$50</p>
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**Additional costs and terms apply.**

## **CRUISE BUNDLE (Essential, Deluxe, Platinum)**

Provides up to the maximum benefit shown in the coverage for the following benefits: Itinerary Change, Cruise related Travel Inconvenience reasons, Additional Trip Interruption benefit for shore excursions, an increase in the maximum benefit amount for Baggage Delay and more.

If purchased, the Baggage Delay Maximum Amount will increase to a total of \$2,500

<b>BENEFIT</b>	<b>MAXIMUM BENEFIT AMOUNT</b>
<b>Trip Cancellation**</b> River Cruise Insufficient / Excessive Water Levels	Up to 100% of the non-refundable Insured Trip Cost*
<b>Trip Interruption</b> River Cruise Insufficient / Excessive Water Levels	Up to 150% of the non-refundable insured Trip Cost on Platinum*/*** & Deluxe*/** Up to 100% of the non-refundable insured Trip Cost on Essential*/**
<b>Additional Trip Interruption</b> Shore Excursions	Up to \$500
<b>Itinerary Change</b>	Up to \$500
<b>Travel Inconvenience</b> Cruise Diversion Bed Rest Cruise Disablement	Up to a maximum of \$1000 \$500 \$500 \$500
<b>Baggage &amp; Personal Effects</b>	N/A on Platinum Up to \$1,000 on Deluxe (\$2,500 Total) Up to \$1,750 on Essential (\$2,500 Total)
<b>Baggage Delay</b>	Up to \$1,750 on Platinum (\$2,500 total) Up to \$2,000 on Deluxe (\$2,500 total)



	Up to \$2,300 on Essential (\$2,500 total)
<p><b>*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage</b>  <b>**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.</b>  <b>***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on your confirmation of coverage (Platinum Only)</b>  <b>Additional costs and terms apply.</b></p>	
<p><b>FLIGHT BUNDLE</b>  <b>(Essential, Deluxe, Platinum)</b></p> <p>Provides up to the maximum benefit shown in the coverage for the following benefits: 3 additional Flight related Trip Cancellation and Trip Interruption reasons related to flights, Change Fee, Frequent Traveler Reward, Flight related Travel Inconvenience reasons, and Air Flight Only AD&amp;D (up to the limit purchased)</p>	
<b>BENEFIT</b>	<b>MAXIMUM BENEFIT AMOUNT</b>
<p><b>Trip Cancellation**</b>            Mechanical Breakdown (not available in MO)            Government Mandated Shutdown            Fire or Power Outage at Airport</p>	Up to 100% of the non-refundable insured Trip Cost*
<p><b>Trip Interruption</b>            Mechanical Breakdown (not available in MO)            Government Mandated Shutdown            Fire or Power Outage of Airport</p>	<p>Up to 150% of the non-refundable insured Trip Cost on Deluxe*/** and on Platinum*/***</p> <p>Up to 100% of the non-refundable insured Trip Cost for the Essential */**</p>
<b>Change Fee</b>	Up to \$250
<b>Frequent Traveler Reward</b>	Up to \$250
<p><b>Travel Inconvenience</b>            Missing Work            Flight Cancellation            Flight Diversion            Tarmac Delay            Delay at Security Check-in</p>	<p>Up to \$750</p> <p>\$250            \$250            \$250            \$250            \$250</p>
<b>Air Flight Only Accidental Death &amp; Dismemberment</b>	Up to the limit purchased
<p><b>*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage</b>  <b>**Not applicable when \$0 Trip Cost displayed on your confirmation of coverage.</b></p>	



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

**Additional costs and terms apply.**

### TRIP DELAY UPGRADE (Deluxe ONLY)

Increases the Trip Delay maximum benefit amount

BENEFIT	MAXIMUM BENEFIT AMOUNT
Trip Delay	Up to \$500 (\$2,000 total)

### BAGGAGE BUNDLE (Platinum ONLY)

Provides an increase to the Baggage and Personal Effects maximum benefit amount. Also provides up to the maximum benefit amount shown in the coverage for the following benefits: Sports Equipment, Golf Equipment and Business Equipment.

If purchased, the Baggage and Personal Effects Maximum Benefit Amount will increase to a total of \$5,000, the per Article Maximum will increase to a total of \$500, and the Combined articles maximum will increase to a total of \$1,000.

BENEFIT	MAXIMUM BENEFIT AMOUNT
<b>Baggage and Personal Effects</b>	Up to \$2,500 (\$5,000 total)
Per Article Limit	Up to \$250 (\$500 total)
Combined articles limit	Up to \$500 (\$1,000 total)
<b>Sports Equipment</b>	Included
<b>Golf Equipment</b>	Included
<b>Business Equipment (not available in MO)</b>	Included

### EXTREME SPORTS MEDICAL UPGRADE (Platinum ONLY)

Removes Extreme Sports as an exclusion for Accident and Sickness Medical Expense

If purchased, the Accident & Sickness Medical Expense includes coverage for Adventure or Extreme Activities. This does not increase the Accident & Sickness Medical Expense Maximum Benefit amount.

**Not available in IL, MO, or NH**

BENEFIT	MAXIMUM BENEFIT AMOUNT
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<b>Accident &amp; Sickness Medical Expense</b> Adventure or Extreme Activities	Included
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**The WTP Essential Deluxe and Platinum plans, along with any optional bundles, are not available in the states of NY, MT and WA.**

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-care@travelinsured.com](mailto:customer-care@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.