



TRAVEL INSURANCE
SERVICES



TRAVEL
INSURANCE
Select[®]

Providing travelers with
peace of mind for over 30 years

INTRODUCING:
CANCEL FOR ANY REASON
OPTIONAL BENEFIT

INSURE NOW FOR

Cancel for Any Reason

Trip Cancellation/Trip Interruption

Medical Emergency/Evacuation

Pre-Existing Conditions

Enroll Online

Visit www.travelinsure.com/select06



YOU'VE PLANNED YOUR TRIP.

Act today to protect it ... and yourself!

Plan for the unexpected

No one expects to cancel or interrupt a planned trip, but such events do occur. That is why we strongly recommend you purchase Travel Insurance Select® – a plan that can:

- Protect your travel investment
- Help you avoid costly travel medical expenses
- Protect your baggage 24/7
- Give you access to 24-hour, multilingual, worldwide emergency assistance

Protect your travel investment

Consider what will happen if you cancel or interrupt your Trip because a family member becomes sick, injured or dies. What if your tour operator, airline or cruise line declares bankruptcy? What if a terrorist attack occurs in a city on your itinerary? A trip cancellation or interruption can cause you to lose some or all of your prepaid Trip expenses.

Travel Insurance Select's Trip Cancellation/Interruption Benefit provides protection of your covered Trip Cost when you, an Immediate Family Member or Traveling Companion cancel or interrupt a Trip for covered reasons. If you've insured your full Trip Costs that are subject to cancellation penalties or restrictions, the plan provides up to 150% of that cost if you must interrupt your Trip. The Travel Delay Benefit reimburses you up to \$600 (\$150 per day) for your meal and accommodation expenses for a covered Travel Delay.

And...for the most complete protection, we now offer our Optional Cancel For Any Reason Benefit (see coverage highlights on reverse).

Avoid costly travel medical expenses

When medical emergencies occur away from home (even in the United States), travelers often discover that their medical policies and HMOs provide little or no coverage. Medicare provides no coverage outside the United States, and Medicare Supplements offer limited or no protection. An international medical evacuation can cost \$75,000 or more.

Travel Insurance Select's \$50,000 Medical Expense and Medical Evacuation Benefit reimburses you for covered medical, emergency dental and medical evacuation expenses incurred during your Trip.

Increase your protection with Select Plus™

Choosing Select Plus increases your medical expense benefit by \$50,000 (to a total of \$100,000) and the Medical Evacuation or Repatriation of Remains benefits by \$1,000,000 (to a total of \$1,050,000) per person. Though appropriate wherever you travel, Select Plus is especially important any time you travel outside the U.S. or Canada.

Protect your personal belongings 24/7

Your baggage and personal possessions can be lost, stolen or damaged anytime, anywhere in the world. Airlines provide only limited protection for your checked baggage and do not cover your carry-on items. Cruise lines and hotels offer little or no coverage.

Travel Insurance Select's Baggage Benefits cover loss or damage to your personal effects and reimburse your purchase of necessities if your baggage is misdirected or lost for more than 24 hours.

Access 24-hour Multilingual Worldwide Assistance

Travel with peace of mind. Your plan includes 24-hour, worldwide, collect-call access to MEDEX International assistance services.

See Common Questions section for important, time-sensitive purchase provisions – secure additional benefits without extra cost.

Travel Insurance Select is Underwritten by: Stonebridge Casualty Insurance Company
Program Designed and Marketed by:

USI Travel Insurance Services • 2950 Camino Diablo, Suite 300, Walnut Creek, CA 94597-3991, USA • 800-937-1387
 Hours: Monday-Friday, 8:30 am -5:00 pm, Pacific Time • California License No. OD95561

Schedule of Coverages

A. Travel Insurance Select® Included Benefits	MAXIMUM LIMIT Per Person
Pre-Departure Trip Cancellation	Up to Trip Cost* (Maximum \$50,000)
Post-Departure Trip Interruption	Up to 150% of Trip Cost* (Maximum \$75,000)
Travel Delay (More than 12 Hours)	\$150 Per Day \$600 Maximum
Medical Expense/Emergency Assistance Includes: <ul style="list-style-type: none"> • Accident and Sickness Medical Expenses • Medical Evacuation • Repatriation of Remains • MEDEX 24-Hour Worldwide Assistance Services Hotline 	\$50,000
Baggage and Personal Effects	\$1,000
Baggage Delay (More than 24 hours)	\$200
Accidental Death and Dismemberment (Principal Sum)	\$25,000
TRAVEL INSURANCE SELECT OPTIONAL BENEFITS	
B. Cancel For Any Reason Upgrade	MAXIMUM BENEFIT (If Purchased)
Cancel For Any Reason Benefit	75% of Non-refundable Trip Cost*
C. Select Plus™ - Upgrade (Designed especially for travel outside the U.S.)	ADDITIONAL LIMIT Per Person
Accident & Sickness Medical Expenses	\$50,000
Medical Evacuation	\$1,000,000
Repatriation of Remains	\$1,000,000
*If you insure an amount less than your total prepaid Trip costs that are subject to cancellation penalties or restrictions: 1) the exclusion for Pre-Existing Conditions will <i>not</i> be waived; 2) the maximum benefit for Pre-Departure Trip Cancellation and Post-Departure Trip Interruption will be limited to the amount of coverage you purchased; and 3) there will be no coverage available under the Optional Cancel For Any Reason Benefit, if purchased.	

Enroll Online

Visit www.travelinsure.com/select06

You can do it *all* online:

- Enroll • Pay with your credit card • Get instant confirmation
- Print your official Travel Insurance Certificate

OR Enroll by Mail

Complete the enrollment form with all required information so that your enrollment can be processed.

If using Credit Card, please include that information or make your check or money order (in U.S. dollars drawn on a U.S. bank) payable to **Travel Insurance Services**. Mail with your completed Enrollment Form in the attached envelope.

Common Questions

How much of my Trip Cost should I insure?

- Insure ALL prepaid travel arrangements that have any cancellation penalties or restrictions.
- To be eligible for the waiver of the Pre-Existing Conditions Exclusion and the Optional Cancel for Any Reason Benefit (if purchased), insure 100% of the travel arrangements you indicate on the Enrollment Form (air, land, cruise and/or rail tour).



You cannot insure arrangements for which you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, certificates).



When should I buy travel insurance?

Buy **NOW** for maximum eligibility. Your Trip Cancellation benefit begins to protect you the day after your enrollment is postmarked, or the day after your transaction is completed on the Web.

Time-Sensitive Purchase Provisions

Purchasing insurance within 15 days of your initial trip deposit/payment can make you eligible for the following early-purchase “bonus” benefits:

1. Pre-Existing Conditions Exclusion Waiver

Not all injuries and illnesses are covered by this plan, but you can qualify for a WAIVER of the Pre-Existing Conditions Exclusion. Act quickly (within 15 days of Trip deposit) to secure this bonus benefit. You must not be disabled from travel at the time you pay your premium.

2. Protection for Financial Insolvency of the Trip Supplier

3. Protection for Certain Terrorist Acts

4. Cancel for Any Reason Benefit, if this optional benefit is purchased

NEW!

Please note that you may enroll for Travel Insurance Select after the 15 days has passed, but your insurance will not include the early-purchase benefits described above.

You may have other questions. For answers to other frequently asked customer questions, go to: www.travelinsure.com/select06/faq



Formerly known as



TRAVEL INSURANCE
SERVICES

2950 Camino Diablo, Suite 300
Walnut Creek, CA 94597-3991



Place
Stamp
Here

Coverage Highlights

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if you are prevented from taking your Trip due to your, an Immediate Family Member's, Traveling Companion's or Business Partner's Sickness, Injury, or death that occurs before departure on your Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) require the examination and treatment by a Physician at the time the Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip.

If you purchase the Optional Cancel For Any Reason Benefit

You can cancel your Trip for any reason not otherwise covered by the policy and be reimbursed for 75% of the prepaid, forfeited, non-refundable Payments or Deposits you paid for your Trip provided:

1. your enrollment form and premium payment is received (or, if mailed, is post-marked) within 15 days of the date your initial deposit/payment for your Trip is received; and **2.** you insure all prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 15 days of the payment for those arrangements the cost of any subsequent arrangements added to your Trip; and **3.** you cancel your Trip two (2) days or more before your Scheduled Trip Departure Date.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if: a) your arrival on your Trip is delayed beyond the Scheduled Departure Date or b) you are unable to continue on your Trip after you have departed on your Trip due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death.

Travel Delay

If your Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Medical Expense/Medical Evacuation

We will pay this benefit, up to the amount in the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been

paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Baggage and Personal Effects

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage, passports or visas during your Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all of the credit card conditions imposed by the credit card companies.

Baggage Delay

We will reimburse you up to the amount shown in the Schedule for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Trip.

Accidental Death and Dismemberment

We will pay this benefit up to the amount on the Schedule if you are injured in an Accident which occurs while you are on a Trip and covered under the policy.

MEDEX International 24-Hour Traveler's Assistance Service

With Travel Insurance Select, you'll have 24-hour, worldwide, collect-call access to MEDEX International's assistance services, including:

Information before you travel:

- Visa and passport requirements
- Immunization requirements, currency rates, and weather conditions

While traveling, assistance with:

- Arrangements for emergency medical evacuation
- Referrals to local physicians, hospitals, and other medical providers
- Monitoring your condition and contacting your personal physician
- Multilingual interpretation services
- Advance or guarantee of medical payments
- Urgent messages to family, friends, and business
- Arrangements for escort/return home for minors
- Arrangements for hospital bedside visit by family member or friend
- Return of mortal remains
- Emergency cash advances
- Tracking lost or delayed Baggage
- Replacing lost or stolen travel documents or tickets

Please Note: This is not a contract of insurance. Listed benefits are described on a general basis only. Please refer to your Travel Insurance Certificate for complete details.