



# TOUR TOGETHER

## TRAVEL PROTECTION PLAN FOR GROUPS

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

Benefit	Maximum Benefit Amount
Trip Cancellation**	up to 100% of Trip Cost*
Trip Interruption***	up to 150% of Trip Cost*
Trip Delay - 6 hours	up to \$1,000 (\$150 per day)
Missed Connection – 3 hours	up to \$500
Baggage and Personal Effects	up to \$1,500
Baggage Delay - 12 hours	up to \$300
Medical Evacuation and Repatriation of Remains	up to \$250,000
Accident & Sickness Medical Expense	up to \$50,000
Political or Security Evacuation and Natural Disaster Evacuation	up to \$50,000
Optional Cancel for Any Reason (CFAR) <sup>1</sup>	up to 75% of Trip Cost*

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

\*\*Trip Cancellation is 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

<sup>1</sup>Applicable only when purchased during the time sensitive period. Additional costs and terms apply.

### Pre-Existing Medical Condition Exclusion Waiver

The exclusion for Pre-Existing Condition will be waived provided:

a) Your payment for this plan and enrollment form is received within the Time Sensitive Period; and

b) You are medically able and not disabled from travel at the time

Your payment is paid based on assessment of a Physician.

**Trip Cancellation / Trip Interruption:** If you cancel your trip for a covered reason prior to the scheduled departure date, we can reimburse up to the Maximum Benefit Amount shown in the Schedule of Benefits, for unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel arrangements You purchased for Your Trip. // If you must start your trip late or are unable to complete your trip due to a covered reason, we can reimburse up to the Maximum Benefit Amount shown in the Schedule of Benefits for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid to: a) join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements; or b) rejoin Your Trip from the point where You interrupted Your Trip to the next Scheduled Destination; or c) transport You to Your originally scheduled Return Destination of Your Trip.

**Trip Delay:** Reimburses up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the unused, forfeited, prepaid non-refundable payments/deposits for the land or water travel arrangements, reasonable additional expenses, plus the additional transportation cost paid if your trip is delayed due to a covered reason at least 6 consecutive hours from the original departure time and prevents you from reaching your scheduled destination.

**Missed Connection:** Provides coverage when you miss your trip departure because your arrival at your trip destination is delayed for at least 3 consecutive hours due to any delay of a Common Carrier; documented inclement weather; or quarantine, hijacking, Strike, Natural Disaster, terrorism or Civil Disorder or Riot.

**Medical Evacuation and Repatriation of Remains:** Among other things, this reimburses transportation expenses incurred to transport you to the nearest medical facility where adequate treatment is available if you incur a sickness or injury that is acute or life-threatening during your trip and adequate treatment is not available in your immediate area.

**Political or Security Evacuation and Natural Disaster Evacuation:** Coverage for reasonable expenses incurred for your transportation to the nearest place of safety or to your host country when you must leave your trip for a covered political, security, or natural disaster event while traveling outside your home country.

**Baggage and Personal Effects:** Reimburses you if your baggage & personal effects are lost, stolen, or damaged during your trip or while checked with a common carrier.

**Baggage Delay:** Provides coverage if your checked baggage is delayed or misdirected by a Common Carrier for at least 12 consecutive hours or more from your time of arrival at a scheduled destination other than your return destination.

**Accident & Sickness Medical Expense:** Provides coverage if a covered accidental injury or sickness first occurs during your trip.

**Optional Cancel for Any Reason (CFAR):** If you cancel your trip for any reason not otherwise covered by this plan, this provides benefits for up to 75% of the trip cost provided you purchase the CFAR benefit within 21 days of the date your initial deposit for your trip is received, and you must cancel the trip 48 hours or more before scheduled departure date of your trip. You can only purchase this optional benefit at the time the protection plan is purchased.

**All benefits mentioned contain additional terms and conditions - see plan document for full details.**

Find out more

[Click here for important  
Disclaimers](#)

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