

Travel Protection Plan Summary

for Plan # F431G

Designated for Passengers of
River Cruises and Specialty Tours



**Buy
Early!**

The exclusion for Pre-Existing Conditions will be waived provided: (a) Your payment for this Plan is received with the initial Payment or Deposit for Your Trip; and (b) You are not disabled from travel at the time Your plan payment is paid.



Schedule of Coverages

Travel Insurance Benefits	Maximum Benefit
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$500
Travel Delay (12 Hours or More)	\$100 Per Day \$500 Maximum
Medical Expense/Emergency Evacuation	
Accident & Sickness Medical Expenses	\$25,000
Emergency Evacuation & Repatriation	\$50,000
Accidental Death and Dismemberment	\$25,000
Baggage and Personal Effects	\$2,000
Baggage Delay (24 Hours or More)	\$100 Per Day \$500 Maximum

Non-Insurance Services

One Call 24-Hour Assistance Services
Global Xpi Medical Records Services

INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction. **To review full plan details online, go to: www.tripmate.com/wpF431G.** Plan Payments are made up of Insurance Benefits and Non-Insurance Services.

If You are not satisfied for any reason, You may return Your Plan document to Mayflower Tours within 10 days after receipt. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning.

Benefit Summary

TRIP CANCELLATION

Protects the unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements when You are prevented from taking Your Trip due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION

Provides reimbursement for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid to return home, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION

Provides You with a reimbursement for the Prepaid expenses for the unused portions of Your Travel Arrangements, plus the additional costs to join Your Trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRAVEL DELAY

Assists with additional travel expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION

Provides Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. When required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

ACCIDENTAL DEATH & DISMEMBERMENT

Provides coverage up to the maximum benefit payable for loss of life, limb or sight resulting from an Injury occurring during Your Trip.

BAGGAGE & PERSONAL EFFECTS

Provides reimbursement when Your baggage or Personal Effects are damaged, lost or stolen during Your Trip. Personal Effects include such things as loss of luggage, jewelry, passports or travel visas.

BAGGAGE DELAY

Provides reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your checked Baggage is delayed 24 hours or more.

Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan allows You to cancel or interrupt Your Trip for many covered reasons, such as:

Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;

You or Your Traveling Companion being hijacked, quarantined, or required to serve on a jury;

Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;

A documented theft of passports or visas;

You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;

A permanent transfer of employment of 250 miles or more;

Unannounced Strike, mechanical breakdown or Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;

A government-mandated shutdown of an airport or air traffic control system for reasons other than terrorism or an act of war;

You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;

Involuntary employer termination or layoff affecting You or a Traveling Companion during Your Trip. Employment must have been with the same employer for at least 1 continuous year;

A Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;

Revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

Limitations & Exclusions

This plan does not cover Loss caused by or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; or
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; or
20. Bankruptcy or Default or failure to supply services by a supplier of travel services.



One Call

Worldwide Travel Services Network

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation and Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains
- 24 Hour Legal Assistance
- Nurse Helpline
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document and Ticket Replacement

A complete list of these services is included in your certificate/policy. To contact One Call:

Within U.S.A. & Canada **Outside U.S.A. & Canada**

1-800-555-9095

1-603-894-4710

YOUR PLAN NUMBER: F431G

ACCESS YOUR MEDICAL RECORDS ONLINE

With **Global Xpi**, you can relax knowing your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, wherever internet access is available.

Register at www.globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code F431G

These Services are Provided by: Global Xpi, a Trip Mate brand.

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at www.tripmate.com or call **1-800-888-7292**.

Insurance Benefits are underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series TP210. The Plan # is **F431G**.

Non-Insurance Services: are not insurance benefits underwritten by United States Fire Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network and Global Xpi Medical Records Services are provided by Trip Mate.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-800-888-7292.