



Travel Protection Plan Summary

Deluxe and Deluxe Plus



ASSURE TOUR & CRUISE



Customer Service
1-833-297-2258

Enroll online

<https://atc.tripassure.com/main/?welcome=MOAA1203KS>

R774D – Deluxe Schedule of Insurance Benefits

Insurance Benefit	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,500
Travel Delay (\$300 Per Day)	\$1,500
Medical Expense/Emergency Evacuation	\$50,000
Accident & Sickness Medical Expense	
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$500,000
Accidental Death and Dismemberment	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay (\$250 Per Day)	\$750

R774P – Deluxe Plus Schedule of Insurance Benefits

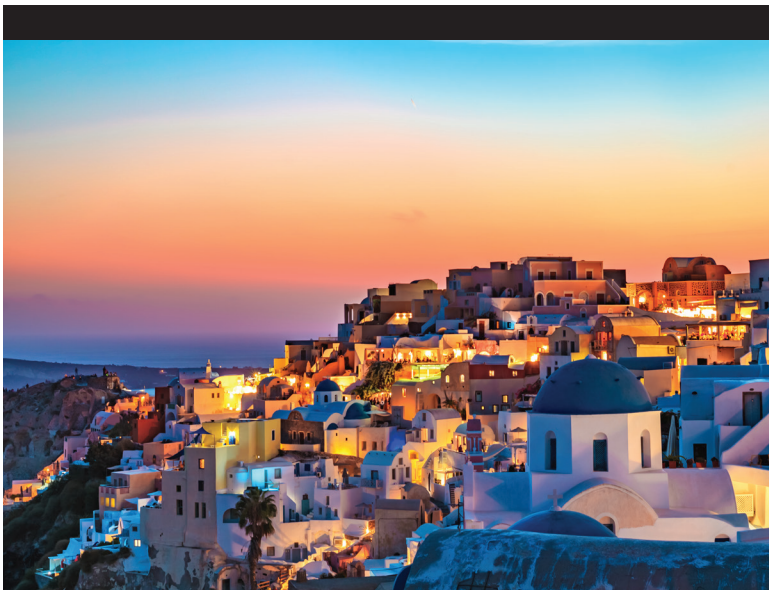
Insurance Benefit	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,500
Travel Delay (\$300 Per Day)	\$1,500
Cancel For Any Reason Benefit	75% of Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation	\$50,000
Accident & Sickness Medical Expense	
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$500,000
Accidental Death and Dismemberment	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay (\$250 Per Day)	\$750

INFORMATION YOU NEED TO KNOW

Benefits on this page are described on a general basis only. **There are certain restrictions, exclusions and limitations that apply to all insurance coverages.** This advertisement does not constitute or form any part of the Plan Document or any other contract of any kind. Plan benefits, limits and provisions may vary by state/jurisdiction and not all coverage is available in all state/jurisdictions. Plan payments are for the full travel protection plan, which consists of Insurance Benefits and Non-Insurance Assistance Services. If you are not satisfied for any reason, You may return Your Plan Documents to TripAssure within 14 days after receipt. Your plan payment will be refunded, provided You have not filed a claim or departed on Your Trip. When so returned, the Plan Documents are void from the beginning.

To review full plan details online, go to:

<https://atc.tripassure.com/main/?welcome=MOAA1203KS>



Benefit Summary

TRIP INTERRUPTION - Can protect the unused, non-refundable Prepaid Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION - Can provide You with a reimbursement for the unused land or water Travel Arrangements, plus the additional Transportation Cost paid, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION - Can provide You with a reimbursement for the unused portions of Your Travel Arrangements, plus the Additional Transportation cost to join Your trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRAVEL DELAY - Can assist with additional travel expenses incurred when You are delayed 12 hours or more due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION - Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detail in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

ACCIDENTAL DEATH & DISMEMBERMENT - Can provide coverage for loss of life, limb or sight resulting from an Injury occurring during Your Trip.

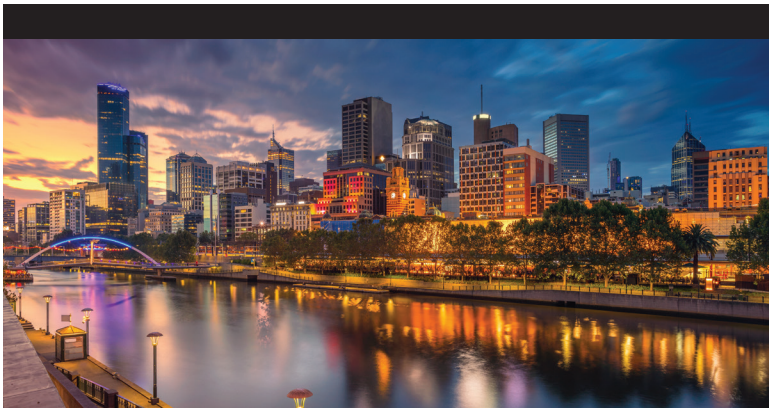
BAGGAGE & PERSONAL EFFECTS - Can provide reimbursement when Your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY - Can provide reimbursement for the purchase of reasonable additional clothing and personal items purchased by You if your Baggage is delayed 24 hours or more.

CANCEL FOR ANY REASON BENEFIT(DELUXE PLUS PLAN ONLY - PLAN #R774P) - Can provide reimbursement for the percentage of the prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided: a) Your payment is received within twenty-one (21) days of the date Your initial deposit/payment for Your Trip is received; and b) You insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions; and c) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

TOUR OPERATOR/AGENCY CODE:

MOAA1203KS



Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan helps protect Your covered Travel Arrangements (covered by any entity or organization that coordinates or supplies travel services for You) if You are 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;
- You or Your Traveling Companion's principal place of residence or destination made 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;
- 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 person(s) sharing the same room with You 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 leave or reassignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Plan has been purchased within 21 days of the date Your initial Payment or Deposit for Your Trip is received and You insure the full cost of Your Trip, subject to penalties and restrictions;
- A cancellation of Your Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Missed Connection Benefit.

Plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to many of the covered reasons for Trip Interruption discussed above. Please review the full plan details at <https://atc.tripassure.com/main/?welcome=MOAA1203KS>

Limitations & Exclusions

Insurance benefits are not payable for any loss due to, arising or resulting from:

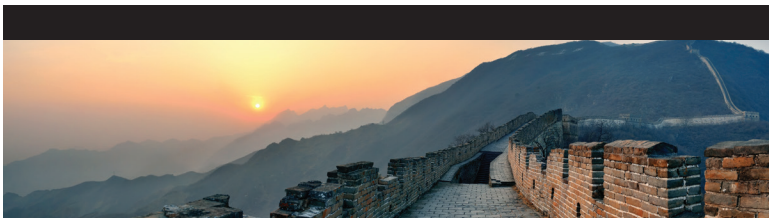
1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, 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 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 in the plan, 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. dental treatment (except as coverage is otherwise specifically provided herein);
12. 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;
13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. a loss or damage caused by detention, confiscation or destruction by customs;
15. Elective Treatment and Procedures;
16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
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. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

The insurance provided by this Plan (except for Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible Insurance or indemnity. Coordination of Benefit Rules apply to the Plan's insurance coverages that provide benefits for health care expenses on an expense incurred basis.

WAIVER OF PRE-EXISTING CONDITION EXCLUSION

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

- (a) Your payment for this Plan is received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and
- (b) You are not disabled from travel at the time Your plan payment is paid.



Non-Insurance Services

Generali Global Assistance

Global Xpi Medical Records Services



Generali Global Assistance

non-insurance service

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 & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

A complete list of these services is included in your Plan Document.

To contact Generali Global Assistance:

Within U.S & Canada

1-855-205-1232

Collect Worldwide

1-954-370-3251

YOUR PLAN NUMBER:

DELUXE PLAN # R774D | DELUXE PLUS PLAN # R774P

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: R774D & R774P

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 atc.tripassure.com or call **1-833-297-2258**.

Insurance Benefits are underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP401 et. al.. The Plan # is **R774D** and **R774P**.

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

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency CA license # 0805270) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2258.