

Important Travel Protection

IsramIsrael

Plan Payment:

\$269 without Cancel For Any Reason*
\$399 with Cancel For Any Reason*

Schedule of Insurance Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Missed Connection	\$500
Travel Delay (Up to \$100 Per Day)	\$500
Cancel For Any Reason Benefit (Optional†)	Up to 75% of Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation	
Accident and Sickness Medical Expense	\$25,000
Emergency Evacuation and Repatriation	\$50,000
Accidental Death & Dismemberment	\$25,000
Baggage and Personal Effects	\$1,500

† Cancel for Any Reason Benefit is not available to residents of New York.

This Plan includes Insurance Benefits and Non-Insurance Assistance Services.

Insurance Benefits are underwritten By: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series TP210.

Non-Insurance Assistance 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.

Insurance Exclusions And Limitations

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.** 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; **19.** a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; or **20.** 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.

Optional Cancel For Any Reason Benefit

It's as simple as that!

If You purchase this Optional Cancel For Any Reason Benefit and You cancel Your Trip for any reason not otherwise covered by the Trip Cancellation provisions You will be reimbursed for 75% of the unused non-refundable prepaid expenses for Travel Arrangements You paid for Your Trip provided: 1) payment for this Plan is received by Isram Israel within 7 days of Your initial deposit/payment for Your Trip; and 2) You cancel Your Trip two (2) days or more before your Scheduled Trip Departure Date.

This Cancel For Any Reason Benefit does not cover: 1) penalties associated with travel arrangements not provided by Isram Israel, or 2) the failure of Isram Israel to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

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 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/wpF415A.

Waiver of the Pre-Existing Condition Exclusion

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

- Your payment for this Plan is received by Isram Israel within 7 days of the date Your initial Payment or Deposit for Your Trip is received; and
- You are not disabled from travel at the time Your Plan Payment is made.



***For Elite Travel Collection (Custom Designed Trips):**

the Plan Payment is 10% of Tour Cost without Cancel for Any Reason / 16% of Tour Cost with Cancel for Any Reason