

Baggage Delay

IsramIsrael

Plan Cost:

\$279 without Cancel For Any Reason* \$399 with Cancel For Any Reason*

\$200

Schedule of Benefits	
Travel 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.

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 the date Your initial Payment or Deposit for Your Trip is received; 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 any air or other 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.

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 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. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided in the Plan); 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. 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. Bankruptcy or Default or failure to supply services by a supplier of travel services.

Waiver of the Pre-Existing Condition Exclusion

The exclusion for Pre-Existing Condition will be waived provided: a)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 b)You are not disabled from travel at the time Your Plan Payment is made.

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 or may not be available based on state of residence. The Cancel for Any Reason Benefit is not available to residents of New York. To review full plan details online, go to: **www.tripmate.com/wpF415A.** Plan Payments are made up of Insurance Benefits and Non-Insurance Services.

Excess Insurance Limitation: The insurance provided by this Plan shall be in excess of all other valid and collectible Insurance or indemnity

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 TP-401 et. al.

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.

Travel Retailer Disclaimer: Isram Israel is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Isram Israel is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Isram Israel and its employees may offer and disseminate travel insurance under the direction of Trip Mate, Inc. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact Trip Mate at 1-800-888-7292. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Isram Israel.

