



Important Travel Protection

Plan Cost: \$279 without Cancel For Any Reason | **\$439** with Cancel For Any Reason

Schedule of Benefits

Travel Insurance Benefits	Maximum Benefit Amount
Trip Cancellation**	Trip Cost
Trip Interruption**	Trip Cost
Missed Connection	\$500
Travel Delay (Up to \$200 Per Day)	\$2,800
Cancel For Any Reason Benefit (Optional)*	Up to 75% of Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation	\$50,000
Accident & Sickness Medical Expense	\$100,000
Emergency Evacuation & Repatriation	
Non-Medical Emergency Evacuation	\$25,000
Accidental Death & Dismemberment	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay (12 or more hours)	\$200

Information You Need To Know:

*The Cancel For Any Reason Benefit is not available to residents of New York. To review full plan details online, go to: tripmate.com/wpF415A.

**Trip Cancellation and Trip Interruption benefits are only payable if a trip is cancelled or interrupted due to a covered peril.

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

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Optional Cancel For Any Reason Benefit*

*If You purchase this Optional Cancel For Any Reason Benefit, for an additional cost, and You cancel Your Trip for any reason not otherwise covered by the Trip Cancellation provisions You can 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.

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion will be waived if: a) Your payment for this Plan is received 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.

General 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 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; 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; 20. Bankruptcy or Default or failure to supply services by a supplier of travel services; or 21. 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.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or custom's rule; d) theft or pilferage while left in any unlocked vehicle; e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; g) Your property shipped as freight or shipped prior to the Scheduled Departure Date; h) electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Non-Medical Emergency Evacuation Exclusions: We do not cover: 1) loss or expense recoverable under any other insurance or through an employer; 2) loss or expense arising from or attributable to: (a) fraudulent or criminal acts committed or attempted by You; (b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent, or (c) failure to maintain required documents or visas; 3) loss or expense arising from or attributable to: (a) debt, insolvency, business or commercial failure; (b) the repossession of any property; or (c) Your non-compliance with a contract, license or permit; 4) loss or expense arising from or due to liability assumed by You under any contract.

***For IsramSelect Travel Collection (Custom Designed Trips): the Plan Payment is 10% of Tour Cost without Cancel for Any Reason | 15.75% of Tour Cost with Cancel for Any Reason**



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