

The following exclusion applies to the Medical Expense, Trip Cancellation, Trip Interruption, and Trip Delay coverages:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation Benefits.

The following exclusion applies to the Accidental Death & Dismemberment coverage: We will not pay for loss caused by or resulting from Sickness of any kind.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (either sane in CO and MO); mental, nervous, or psychological disorders (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth or elective abortion; participation as a professional in athletics; riding or driving in any motor competition; declared or undeclared war; or any act of war; civil disorder (does not apply to Trip Delay); service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.

DEFINITIONS: Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producers expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

California Residents: You should review your existing policies for coverage. If you have questions about your current coverage, call your insurer. California Insurance Department: Toll free consumer hotline is 1-800-927-7357. We are doing business in California as Travelex Insurance Services, Inc. 1121 North 102nd Court, Suite 202, Omaha, NE 68114. Agency License #0D10209. Toll free 1-800-228-9792. Email: customerservice@travelexinsurance.com.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company a Transamerica company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form Numbers TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This brochure is a brief summary of the program, please review the Description of Coverage for an outline of benefits and amounts of coverage available to you. Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. To view your state-filed form, please visit www.travelexinsurance.com/SBPlans.aspx or call 1-800-819-9004 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA and WY or your Group Certificate for all other states.
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In today's travel environment it's important to protect you and your trip investment. Meet your travel needs with the customized coverage Travel Select offers and find the peace of mind your trip deserves with these valuable plan highlights:

Primary Coverage

Easy claims handling, less time and hassle to receive reimbursement for eligible losses from us first, *with no deductibles*, before any other collectible insurance.

Kids Included at No Cost!

Offering great value to traveling families, children under age 21 can be protected at no additional cost when accompanied by a covered adult family member.

21 Day Pre-Existing Waiver

Purchase the plan within 21 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus \$1,000 in trip interruption coverage.

Ten Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

Like us on Facebook!

facebook.com/TravelexInsurance



Please utilize the location number and agent code below when getting a quote or enrolling.

LOCATION NUMBER

AGENT CODE

COMPANY NAME

Travel Select

Customizable Travel Protection



Insurance Services

Trip Cancellation & Interruption

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is cancelled or interrupted due to a covered reason. Refer to the Description of Coverage for complete details.

- Sickness, Injury or Death
- Trip Delay of 50% or more
- Financial Insolvency
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Involuntary Employment Termination/Transfer
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Common Carrier Cancellations/Delays
- Weather
- Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Terrorist Act
- Mandatory Evacuation
- Documented Passport/Visa Theft

Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason.

Missed Cruise Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility, also includes repatriation.

24 Hour AD&D

Provides coverage for loss of life, limbs or sight from a covered accidental injury anytime during your travel.

Travel Assistance & Concierge*

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

* Provided by Traveler's designated assistance provider.

Base Plan Benefits

Base Plan Benefits	Coverage Per Person [†]
Trip Cancellation	100% of trip cost (\$50,000 limit)
Trip Interruption	150% of trip cost (\$75,000 limit)
Trip Delay/Missed Cruise Connection	\$750
Baggage/Baggage Delay	\$1,000 / \$250
Emergency Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$500,000
24 Hour Accidental Death & Dismemberment	\$25,000
Travel Assistance & Concierge*	Included

Optional Upgrades

Transportation Pak	
• Flight Accident AD&D (per person)	\$200,000
• Rental Car Damage Protection (per plan)	\$35,000

Lifestyle Paks Coverage varies by pak

[†] Limitations and exclusions apply. Refer to your Description of Coverage for full details.

Trip Cost <small>Use full cost per person, include all non-refundable, prepaid travel costs.</small>	Base Plan Rates Per Person				
	Ages 0-34	Ages 35-59	Ages 60-69	Ages 70-79	Ages 80+
\$0 excludes trip cancellation**	\$25	\$34	\$50	\$61	\$113
\$1 - \$500	\$30	\$42	\$58	\$70	\$133
\$501 - \$1,000	\$50	\$61	\$81	\$118	\$199
\$1,001 - \$1,500	\$64	\$82	\$110	\$162	\$252
\$1,501 - \$2,000	\$85	\$107	\$149	\$217	\$322
\$2,001 - \$2,500	\$107	\$132	\$184	\$267	\$394
\$2,501 - \$3,000	\$127	\$155	\$218	\$319	\$465
\$3,001 - \$3,500	\$148	\$171	\$253	\$366	\$541
\$3,501 - \$4,000	\$168	\$184	\$288	\$422	\$638
\$4,001 - \$4,500	\$187	\$205	\$350	\$474	\$709
\$4,501 - \$5,000	\$209	\$229	\$394	\$525	\$801
\$5,001 - \$5,500	\$241	\$269	\$441	\$609	\$936
\$5,501 - \$6,000	\$262	\$306	\$471	\$652	\$1,082
\$6,001 - \$6,500	\$295	\$326	\$517	\$722	\$1,264
\$6,501 - \$7,000	\$316	\$365	\$553	\$768	\$1,600
\$7,001 - \$8,000	\$354	\$403	\$651	\$910	\$1,872
\$8,001 - \$9,000	\$403	\$441	\$722	\$1,019	\$1,902
\$9,001 - \$10,000	\$425	\$478	\$750	\$1,135	\$1,942

** Receive all other base plan benefits including \$1,000 in trip interruption coverage.

- Children under age 21 are covered at no additional cost when accompanied by a covered adult family member; limit of 1 child per 1 adult. Please list accompanying children on enrollment form. If child's trip cost exceeds \$10,000 or adult trip cost, a plan must be purchased for the child at the above rates.
- For rates on trip costs above \$10,000 please call 1-800-504-7883.
- Maximum trip length allowed 180 days. For trips 31-180 days in length add \$8 per day.
- An \$8 processing fee will apply per plan; plans sold per household.
- Rates are subject to change.

Transportation Pak

One upgrade with two great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.

Available for an additional \$59 per plan.

Lifestyle Paks

Customized protection to fit individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; select as many as you need! Purchase a pak and everyone on the plan receives the benefits. Must choose the upgrades at the time of initial plan purchase and within 21 days of the initial trip deposit date.



Active Family Pak

Additional \$49 Per Plan

Makes traveling with a family easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Includes medical protection for traveling pets with coverage for additional licensed kennel costs and internet usage fees if trip is delayed for 5 hours or more. Protects against weather related cancellations or delays in sporting competitions while waiving base plan exclusions on certain activities such as professional athletics and motor competitions. Also reimburses traveling students for unused tuition costs.



Adventurer Plus Pak

Additional \$49 Per Plan

Provides a rental allowance in case of lost, stolen or damaged sporting equipment. Waives base plan exclusions on certain activities such as skydiving, mountain climbing, bungee cord jumping, parachuting, hang gliding and parasailing. Includes an additional \$25,000 in medical coverage plus Search and Rescue.

Also has helpful services such as Identity Theft and Nurse Assist.*



Professional Pak

Additional \$99 Per Plan

Provides coverage for trip cancellation and interruption for business reasons and protection on some lost, stolen or damaged professional equipment. Also reimburses for airline club admission and internet usage fees if trip is delayed for 5 hours or more.



For questions, quotes or to enroll, visit www.travelersinsurance.com or call 1-800-504-7883

Enrollment Form

Please print clearly for accurate processing.

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TAHCS001GES

Trip Details

Location Number / Agent Code _____
(on pg 7 of brochure)

Departure Date MM / DD / YYYY Return Date MM / DD / YYYY

Country of Destination _____

Tour Operator _____

Cruise Line _____ Airline _____

Traveler Details

Primary Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Second Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Third Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Fourth Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Beneficiary Name _____

(Estate designated if left blank)

Primary Traveler Email _____

(Provide to receive Confirmation of Coverage via email)

Premium Calculation

Total Base Plan Rate (calculate below for all travelers)

\$ _____	+	\$ _____	+	\$ _____	+	\$ _____	=	\$ _____
Primary Traveler		Second Traveler		Third Traveler		Fourth Traveler		Base Plan Total

Trips 31-180 days in length _____	x	_____	x	\$8	=	\$ _____
(include arrival and departure days)		# travelers		# days over 30		Extra Days Total

Optional Transportation Pak (\$59) \$ _____

Optional Lifestyle Paks \$ _____

Active Family Pak (\$49) Adventurer Plus Pak (\$49)

Professional Pak (\$99)

Processing Fee \$ 8.00

Total Amount Due (and authorized as payment) \$ _____

Enrollment Options

1 Travel Agent

Contact your local travel agent.

2 Internet

Visit us at www.travelexinsurance.com to get a quote, learn more or to purchase.

3 Phone

Speak with an experienced customer service representative available at 1-800-504-7883, M-F 8:00 am to 7:00 pm CST, to answer questions, receive a quote or to enroll.

4 Fax or Mail

Fax both sides of enrollment form to 1-800-867-9531 or mail to: Travelex Insurance Services, PO Box 641070, Omaha, NE 68164-7070.

Payment Details

Check or Money Order (payable to Travelex Insurance Services)

Visa® MasterCard® Discover® American Express®

Credit Card Number _____ / _____ / _____ / _____

Credit Card Expiration Date MM / YYYY

Print Full Name _____
(As appears on credit card)

Signature _____
(Mandatory for all payment types)

Date MM / DD / YYYY

Plan fees are non-refundable after 10 day free look period.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If you wish to obtain a fraud statement specific to your state of residence, please call 1-800-819-9004.