

Worldwide Trip Protector Lite

You thought solid, essential travel insurance with great options to meet your precise coverage needs was too expensive? Welcome to the strength and affordability of WTP Lite! Happy Travels are here again! Travel Relaxed...Travel Insured!



Your Financial Security

- **Trip Cancellation:** Reimburses you up to 100% prepaid, non-refundable trip costs up to \$10,000 when you are forced to cancel. Includes cancellation due to the death or hospitalization of your destination host.
- **Trip Interruption:** Reimburses you up to 100% prepaid, non-refundable trip cost when you must cut your trip short. This may cover unused vacation arrangements and added airfare costs.
- **Trip Delay:** Up to \$500 when you are delayed 12 hours due to a covered hazard for reimbursement of:
 1. Unused, non-refundable accommodations.
 2. Meal and lodging expenses up to \$100 per day.
 3. Added transportation expenses.



Your Personal Health & Safety

- **Emergency Medical Expense:** Up to \$10,000, with a \$50 deductible, to cover emergency treatment costs when accident or illness strikes during the trip!
- **Emergency Medical Evacuation / Repatriation:** Up to \$100,000 to transport you to nearest treatment by U.S. standards and return you home when able to fly.

Your Baggage & Personal Belongings

- **Baggage & Personal Effects:** Covers up to \$750 when bags or personal effects are lost or damaged. (a \$50 per occurrence deductible applies)
- **Delayed Baggage:** Reimburses up to \$200 in necessary personal effects when your bags are delayed 24 hours or more after your arrival at the destination.

Travel Relaxed...Travel Secure...
Travel Insured!

Great Options to Enhance Your Travel Coverage

- **Cancel for Work Reasons:** Concerned about unexpected job responsibilities or changes, take the worry out and purchase Cancel for Work Reasons. Plan Cost: \$24 per person
- **Sports Coverage:** For the adventurous types this removes the medical exclusions for an accident you could have while participating in a sports activity. It also covers prepaid greens fees or ski passes, or equipment rentals when your own gear is delayed by common carrier. Plan Cost: \$30 per person
- **Medical Upgrade:** Double your limits on emergency medical expense and evacuation. Plan Cost: \$25 per person
- **Renters Collision Insurance:** Up to \$25,000 in coverage for damage to a rental car. Plan Cost: \$7 per day
- **Accidental Death & Dismemberment (Air Only):** Airline accident insurance Plan Cost and Limit per person: \$8 for \$100,000, \$18 for \$250,000, \$39 for \$500,000, or \$50 for \$1,000,000 of coverage.

Worldwide Trip Protector's World Class Service Features

- **Kids are Insured Free:** 1 child free with each related adult on the same plan.
- **Worldwide Emergency Assistance:** 24/7 medical anywhere you travel!
- **Terrorism and 1-Year Job Loss Coverage:** Both included under Trip Cancellation and Trip Interruption!

Whether taking your family or just your partner, you deserve that trip you saved for. Insure it affordably with Worldwide Trip Protector Lite! If something goes wrong, your trip is saved! Travel Relaxed...Travel Insured!

Trip Cost Per Person (up to 30 days)	Age						
	0-35	36-60	61-70	71-75	76-80	81-85	86+
\$0	\$12	\$19	\$25	\$30	\$35	\$58	\$62
\$1 - \$250	\$14	\$22	\$28	\$34	\$37	\$68	\$73
\$251 - \$500	\$16	\$25	\$30	\$38	\$42	\$71	\$76
\$501 - \$1,000	\$29	\$37	\$47	\$65	\$72	\$106	\$128
\$1,001 - \$1,500	\$38	\$53	\$64	\$85	\$113	\$138	\$179
\$1,501 - \$2,000	\$52	\$70	\$91	\$123	\$155	\$179	\$230
\$2,001 - \$2,500	\$67	\$87	\$111	\$150	\$185	\$221	\$280
\$2,501 - \$3,000	\$81	\$103	\$135	\$182	\$223	\$255	\$335
\$3,001 - \$3,500	\$96	\$110	\$156	\$210	\$252	\$306	\$386
\$3,501 - \$4,000	\$109	\$122	\$176	\$242	\$292	\$354	\$435
\$4,001 - \$4,500	\$123	\$137	\$226	\$269	\$325	\$399	\$488
\$4,501 - \$5,000	\$137	\$154	\$253	\$298	\$360	\$450	\$536
\$5,001 - \$5,500	\$158	\$181	\$279	\$350	\$398	\$498	\$588
\$5,501 - \$6,000	\$177	\$208	\$301	\$385	\$432	\$553	\$640
\$6,001 - \$6,500	\$192	\$229	\$332	\$420	\$465	\$605	\$689
\$6,501 - \$7,000	\$208	\$248	\$360	\$450	\$500	\$655	\$742
\$7,001 - \$8,000	\$228	\$270	\$403	\$511	\$570	\$735	\$845
\$8,001 - \$9,000	\$257	\$293	\$446	\$570	\$640	\$816	\$949
\$9,001 - \$10,000	\$285	\$313	\$495	\$630	\$715	\$899	\$1,054

- Trips up to a maximum of \$10,000. • Up to a maximum of 30 days.
- You must insure the full non-refundable cost of Your Trip.

Travel Insured!

Call (800) 605-2282
www.hccmis.com

AGENCY # 48609
HCC Medical Insurance Services
251 N. Illinois Street, Suite 600
Indianapolis, IN 46204



14-Day "Free Look"

You may cancel insurance under the Policy by giving Travel Insured International written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, the Company will refund Your premium paid (less \$8 administration fee) provided You have not filed a claim under the policy.



Kids are Free!

One children per adult under 18 receives free protection. Children must be traveling with and be related to the primary adult enrolled in this protection plan.

This brochure describes the highlights of Your protection plan.

You will be provided with a full description of coverage, conditions and exclusions when You purchase Your plan. Please note: Residents of Indiana, New Hampshire and Washington State will receive a separate description of coverage in compliance with state requirement. All coverage is Excess except Accidental Death & Dismemberment and Accidental Death & Dismemberment Common Carrier (air only), or as required by state law.

TRAVEL INSURED Int'l.



Benefits

Maximum Limits

Trip Cancellation*	Trip Cost**
Trip Interruption (\$500 Return Air Only for \$0 Trip Cost)	100% of Trip Cost**
Trip Delay	\$500 (\$100/day/12 hrs)
Emergency Accident & Sickness Medical Expense	\$10,000 (\$50 deductible)
Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains	\$100,000
Baggage & Personal Effects (\$250 per article/\$500 combined articles limit)	\$750 (\$50 deductible)
Baggage Delay	\$200 (24 hours)
Worldwide Assistance Services	
Medical Assistance	Included

*Not applicable for \$0 trip cost

**Up to the trip cost insured

 **HCC** HCC Medical Insurance Services