

Worldwide Trip Protector Gold

Our Worldwide Trip Protector Gold sets the coverage standard as our premier plan. When you are looking for that little bit extra, WTP Gold's higher limits and more inclusive benefits help deliver you worry-free travel. Travel Relaxed...Travel Insured!



Great Options to Enhance Your Travel Coverage

- **Cancel for Any Reason:** Forced to cancel up to 48 hours prior to departure for a non covered reason, take advantage of our Cancel for Any Reason option that provides up to 75% reimbursement of your prepaid, non-refundable trip costs.
Plan Cost: Multiply Base Plan Cost by .5 per person
- **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
- **Medical Upgrade:** Double your Emergency Medical Expenses limits, eliminate deductible and add additional Accidental Death & Dismemberment for a total of \$50,000.
Plan Cost: \$25 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
- **Accidental Death & Dismemberment Air Only:** Airline accident insurance.
Plan Cost and Limit per person: \$18 for \$250,000, \$39 for \$500,000, or \$50 for \$1,000,000 of coverage.

Worldwide Trip Protector Gold's World Class Service Features

- **Cover Pre-Existing Medical Conditions:** Up to 30 days from initial deposit to buy plan with this coverage.
- **Political Evacuation Services:** Covers expenses to escape government or social upheaval.
- **Business Concierge Service:** Business related assistance while your traveling.
- **Pet Care:** Covers extra boarding time when medical care delays you overseas.
- **Worldwide Emergency Assistance:** 24/7 medical, ID Theft, Concierge Service, Business Concierge Service.

There are many situations that could cancel or interrupt your trip or you may need assistance due to a medical emergency. Take the worry out of travel by traveling insured.

Your Financial Security

- **Trip Cancellation:** Provides reimbursement up to your full, prepaid, non-refundable trip cost when you are forced to cancel.
- **Trip Interruption:** Can reimburse you up to 150% of your prepaid, non-refundable trip cost when you must cut your trip short. This may cover unused vacation arrangements and added transportation costs.
- **Missed Connection:** Reimburses up to \$750 in unplanned expenses to rejoin your trip when a 3-hour common carrier delay causes you to miss a cruise or tour departure. Also reimburses activities missed due to a supplier's itinerary change.
- **Trip Delay:** Up to \$200 per day when you are delayed 6 hours or more.
Reimbursement of:
 1. Unused, non-refundable trip costs.
 2. Airfare to join trip or return home.
 3. Added transportation expenses.

The Gold plan includes Primary coverage for Medical, Baggage and AD&D which pays for covered expenses without regard to other insurance or coverage that you may have.



Your Personal Health & Safety

- **Emergency Medical Expense:** Up to \$50,000 to cover treatment costs when accident or illness strikes during the trip! (a \$50 per occurrence deductible applies)
- **Emergency Medical Evacuation / Repatriation:** Up to \$1 million to transport you to nearest treatment by U.S. standards and return you home when able to fly.
- **Travel Accident Protection (AD&D):** Covers you up to \$25,000 when you suffer dismemberment or death in a travel accident.
- **Accidental Death & Dismemberment Air Only:** \$100,000 of inclusive flight accident insurance.

Your Baggage & Personal Belongings

- **Baggage & Personal Effects:** Covers up to \$2,500 when bags or personal effects are lost or damaged.
- **Delayed Baggage:** Reimburses up to \$500 in necessary personal effects when your bags are delayed 12 hours or more after your arrival at the destination.

Renters Collision Insurance is Included

- Up to \$50,000 in coverage for damage to your rental car.

Trip Cost Per Person (up to 30 days)	Age						
	0-35	36-60	61-70	71-75	76-80	81-85	86+
\$0	\$24	\$32	\$42	\$51	\$68	\$99	\$115
\$1 - \$250	\$27	\$37	\$50	\$58	\$75	\$111	\$128
\$251 - \$500	\$29	\$40	\$61	\$71	\$85	\$132	\$142
\$501 - \$1,000	\$55	\$69	\$96	\$121	\$150	\$215	\$232
\$1,001 - \$1,500	\$85	\$99	\$139	\$167	\$222	\$329	\$349
\$1,501 - \$2,000	\$107	\$142	\$183	\$226	\$304	\$440	\$452
\$2,001 - \$2,500	\$138	\$176	\$223	\$292	\$383	\$550	\$565
\$2,501 - \$3,000	\$164	\$209	\$271	\$346	\$452	\$663	\$684
\$3,001 - \$3,500	\$189	\$255	\$311	\$402	\$542	\$776	\$801
\$3,501 - \$4,000	\$211	\$289	\$349	\$467	\$626	\$889	\$919
\$4,001 - \$4,500	\$241	\$322	\$395	\$533	\$722	\$998	\$1,020
\$4,501 - \$5,000	\$265	\$373	\$439	\$598	\$800	\$1,095	\$1,130
\$5,001 - \$5,500	\$307	\$413	\$480	\$656	\$859	\$1,125	\$1,205
\$5,501 - \$6,000	\$329	\$460	\$539	\$710	\$930	\$1,138	\$1,288
\$6,001 - \$6,500	\$355	\$494	\$585	\$790	\$1,005	\$1,246	\$1,398
\$6,501 - \$7,000	\$390	\$549	\$630	\$855	\$1,086	\$1,356	\$1,513
\$7,001 - \$8,000	\$448	\$608	\$719	\$947	\$1,209	\$1,499	\$1,680
\$8,001 - \$9,000	\$515	\$711	\$810	\$1,069	\$1,365	\$1,695	\$1,894
\$9,001 - \$10,000	\$591	\$786	\$905	\$1,195	\$1,519	\$1,890	\$2,120

• Add\$6 per personper dayfor each dayover30. • Up to a maximum of 180 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.



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. Residents of Indiana, New Hampshire and Washington State will receive a separate description of coverage in compliance with state requirements. All coverage is Excess except Medical Expense, Baggage, Accidental Death & Dismemberment and Accidental Death & Dismemberment Common Carrier (air only).

TRAVEL INSURED Intl.

Benefits

Maximum Limits

Trip Cancellation*	Trip Cost**
Trip Interruption (\$1,000 Return Air Only for \$0 Trip Cost)	150% of Trip Cost**
Missed Connection/Itinerary Change	\$750 (3 hours)
Trip Delay	\$1,500 (\$200/day/6 hrs)
Pet Care	\$300 (\$50/day)
Emergency Accident & Sickness Medical Expense	\$50,000 (\$50 deductible)
Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains	\$1,000,000
Baggage & Personal Effects (\$250 per article/\$500 combined articles limit)	\$2,500
Baggage Delay	\$500 (12 hours)
Accidental Death & Dismemberment	\$25,000
Accidental Death & Dismemberment Common Carrier (Air Only)	\$100,000
Renters Collision Insurance (Not available to residents of TX and WA State)	\$50,000
Worldwide Assistance Services	
Medical Assistance, ID Theft Assistance, 24-Hour Concierge Service, Political Evacuation, Business Concierge Service	Included

*Not applicable for \$0 Trip Cost
**Up to the Trip Cost insured

