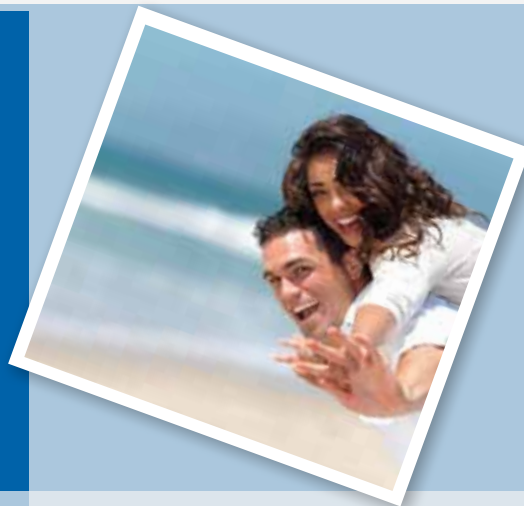


Worldwide Trip Protector

Our Worldwide Trip Protector Plan provides comprehensive insurance with great options to meet your precise coverage needs. We focus on protecting your vacation. You'll focus on enjoying it. Travel Relaxed...Travel 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:** Reimburses 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 \$500 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.



Peace of Mind is your biggest Worldwide Trip Protector benefit. You are on vacation to have fun. Let us do the worrying for you!

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 \$500,000 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 \$10,000 when you suffer dismemberment or death in a travel accident.

Your Baggage & Personal Belongings

- **Baggage & Personal Effects:** Covers up to \$1,000 when bags or personal effects are lost or damaged.
- **Delayed Baggage:** Reimburses up to \$300 in necessary personal effects when your bags are delayed 12 hours or more after your arrival at the destination.

Worldwide Trip Protector's World Class Service Features

- **Cover Pre-Existing Medical Conditions:** Up to 21 days from initial deposit to buy plan with this coverage.
- **Kids are Insured Free:** When traveling with related adult on the same plan.
- **Pet Care:** Covers extra boarding time when medical care delays you overseas.
- **Worldwide Emergency Assistance:** 24/7 medical, ID Theft, Concierge Service.

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**
- **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:** Makes medical coverage primary, doubles your Emergency Medical Expense and Evacuation limits, eliminates your deductible & expands evacuation to include Political Evacuation and adds additional Accidental Death & Dismemberment for a total of \$25,000. **Plan Cost: \$25 per person**
- **Baggage Upgrade:** Assistance with locating delivery services, print services, equipment repair and emergency travel arrangements while insuring your business equipment. **Plan Cost: \$25 per person**
- **Renters Collision Insurance:** Up to \$50,000 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.**

Travel Relaxed...Travel Secure...
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	\$20	\$30	\$36	\$49	\$65	\$95	\$105
\$1 - \$250	\$22	\$32	\$38	\$51	\$69	\$100	\$111
\$251 - \$500	\$24	\$35	\$40	\$55	\$72	\$104	\$119
\$501 - \$1,000	\$41	\$51	\$65	\$93	\$116	\$162	\$183
\$1,001 - \$1,500	\$53	\$71	\$90	\$125	\$163	\$221	\$259
\$1,501 - \$2,000	\$71	\$94	\$123	\$174	\$213	\$281	\$330
\$2,001 - \$2,500	\$91	\$117	\$153	\$256	\$301	\$346	\$405
\$2,501 - \$3,000	\$111	\$138	\$182	\$334	\$380	\$407	\$478
\$3,001 - \$3,500	\$130	\$146	\$212	\$374	\$420	\$468	\$556
\$3,501 - \$4,000	\$147	\$161	\$241	\$414	\$455	\$578	\$635
\$4,001 - \$4,500	\$164	\$183	\$306	\$442	\$483	\$619	\$695
\$4,501 - \$5,000	\$184	\$210	\$343	\$474	\$528	\$700	\$767
\$5,001 - \$5,500	\$210	\$249	\$378	\$506	\$565	\$819	\$898
\$5,501 - \$6,000	\$236	\$285	\$411	\$535	\$595	\$853	\$929
\$6,001 - \$6,500	\$258	\$311	\$452	\$572	\$639	\$906	\$988
\$6,501 - \$7,000	\$281	\$338	\$486	\$619	\$690	\$965	\$1,061
\$7,001 - \$8,000	\$309	\$368	\$547	\$707	\$872	\$1,175	\$1,276
\$8,001 - \$9,000	\$348	\$396	\$612	\$797	\$992	\$1,340	\$1,456
\$9,001 - \$10,000	\$385	\$428	\$670	\$879	\$1,113	\$1,501	\$1,632

- Add \$5 per traveler per day for each day over 30.
- You must insure the full non-refundable cost of Your trip.



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!

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

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

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

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 requirements. All coverage is Excess except Accidental Death & Dismemberment and Accidental Death & Dismemberment Common Carrier (air only), or as required by state law.



Benefits	Maximum Limits
Trip Cancellation*	Trip Cost**
Trip Interruption (\$500 Return Air Only for \$0 Trip Cost)	150% of Trip Cost**
Missed Connection/Itinerary Change	\$500 (3 hours)
Trip Delay	\$1,000 (\$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	\$500,000
Baggage & Personal Effects (\$250 per article/\$500 combined articles limit)	\$1,000
Baggage Delay	\$300 (12 hours)
Accidental Death & Dismemberment	\$10,000
Worldwide Assistance Services	
Medical Assistance, ID Theft Assistance, 24-Hour Concierge Service	Included

*Not applicable for \$0 trip cost
**Up to the trip cost insured

