

Benefits

Travel Protection

Trip Cancellation	Trip Cost*
Trip Interruption	Trip Cost*
Travel Delay (12 hours)	\$500 (\$150/day)

Medical Protection

Emergency Accident/Sickness Medical Expense	\$25,000
Emergency Evacuation/Repatriation of Remains	\$50,000

Baggage Protection

Baggage/Personal Effects (\$250 per article limit / \$500 combined limit for valuables)	\$1,000
Baggage Delay (24 hours)	\$300

Travel Accident Protection

Accidental Death & Dismemberment	\$10,000
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Non-Insurance Worldwide Assistance Services

24/7 Non-Insurance Assistance Services	Included
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* Up to the trip cost paid, up to a maximum of \$15,000

Airfare up to \$2,000 to join and depart your Pacific Delight Tour may be included subject to the combined total trip cost maximum of \$15,000.

Rates

Multi-City Packages: \$219 Per Person

Single City Packages: \$89 Per Person

Rates are for trips up to a maximum of 45 days

In order to ensure fulfillment of the Plan Documents from Travel Insured, please include the Insured's e-mail address.

Questions? Call a Travel Insured Customer Care Representative at 1-866-684-0218. Specify that you are calling about the Pacific Delight Protection Plan.

Purchase Within 21 Days of Your Initial Trip Deposit for Pre-Existing Condition Waiver:

The Pre-Existing Condition exclusion will be waived if the plan is purchased within 21 days of the initial Trip deposit, the plan is purchased for the full cost of the Trip, the booking for the covered Trip must be the first and only booking for this travel period and destination and You are not disabled from travel at the time You pay the premium.

This is a brief description of coverage provided under form number T210-CER and is subject to the terms, conditions, limitations, and exclusions of the certificate. This document contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. The plans also contain non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions.

Coverage Details

TRAVEL PROTECTION

TRIP CANCELLATION/TRIP INTERRUPTION: Benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements as well as airfare cancellation charges for flights commencing within one week of the Covered Trip when You are prevented from taking or completing Your Covered Trip due to:

1. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
2. Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) prevents Your participation in the Trip;
3. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
4. Your or Your Traveling Companion's primary place of residence being rendered uninhabitable by fire, flood, burglary or other Natural Disaster.
5. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
6. unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
7. Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
8. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
9. involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
10. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
11. revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
12. Your family or friends living abroad with whom You are planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
13. felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;

TRAVEL DELAY: Can reimburse up to \$150 per day when you are delayed for more than 12 hours.

MEDICAL PROTECTION

EMERGENCY ACCIDENT & SICKNESS MEDICAL EXPENSE: Up to \$25,000 to cover treatment costs when accidents or illness strikes during the trip.

EMERGENCY EVACUATION & REPATRIATION: Up to \$50,000 to transport you to nearest treatment facility and return you home when you are able to fly.

BAGGAGE PROTECTION

BAGGAGE/PERSONAL EFFECTS: Covers up to \$1,000 when bags or personal effects are lost or damaged.

BAGGAGE DELAY (Outward Journey Only): Reimburses up to \$300 for necessary personal effects when your bags are delayed 24 hours or more after you arrival at your destination.

TRAVEL ACCIDENT PROTECTION

ACCIDENTAL DEATH & DISMEMBERMENT: Covers you up to \$10,000 when you suffer dismemberment or death in a travel accident.

United States Fire Insurance Company Exclusions and Limitations

Benefits are not payable for any loss due to, arising or resulting from: 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; an act of declared or undeclared war; 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; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition; participating in bodily contact sports, skydiving or parachuting, hang gliding, or bungee cord jumping, piloting or learning to pilot or acting as a member of the crew of any aircraft; being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided herein); amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; due to a Pre-Existing Condition, as defined in the Certificate. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; a mental or nervous condition, unless hospitalized for that condition while the Certificate is in effect for You; due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving

Excess Insurance Limitation: The Insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity except Accidental Death & Dismemberment and Accidental Death & Dismemberment, Common Carrier (Air Only), or as required by state law. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.