#### Meet Your Travel Needs

In today's travel environment it's important to protect yourself and your trip investment. Meet your travel needs with the coverage Travelex 360° Group Travel Protection offers and find the peace of mind your trip deserves with these valuable 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.

### **Pre-Existing Waiver**

Purchase a plan with your final trip payment or before and pre-existing medical conditions are eligible for coverage.

### **Organized Sports**

Plan provides protection for activities such as bodily contact sports and professional athletics.

#### 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.



# Contact your travel supplier for complete details

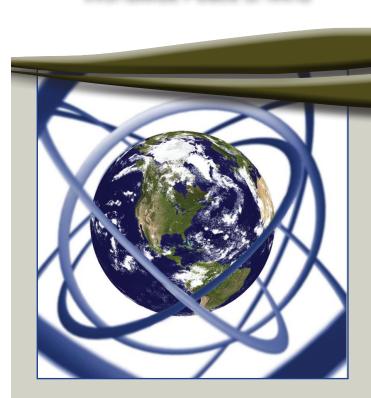
This is a brief description of benefits. Your individual policy or group certificate will govern the final interpretation of any provision or claim. If you are a resident of one of the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY, your coverage is written on an Individual Policy. Please call 1-800-228-9792 or visit www.travelexinsurance. com/SBPlans.aspx to obtain your Individual Policy or your Certificate of Insurance for all other states.

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Travel Insurance is underwritten by Stonebridge Casualty Insurance Company an AEGON company, Columbus, Ohio; NAIC # 10952. 24622535A

# 360° Group

Travel Protection for Worldwide Peace of Mind





nsurance Services

# Benefit Highlights

Protect yourself and your travel investment from the unexpected with Travelex 360° Group Travel Protection. Find your ticket to worldwide peace of mind with:

### Trip Cancellation (not included in Basic Plan)

Unfortunately, many things happen that might cause you to cancel your travel plans. Sickness or injury, death of a family member, loss of employment or travel supplier financial insolvency are just some of the unexpected events that can cause a cancellation. For a complete list of covered reasons, please refer to the Description of Coverage, available through your travel supplier.

The plan will also pay the additional cost for a change in the per person occupancy rate if a traveling companion's trip is cancelled for a covered reason and your trip continues.

# **Trip Interruption**

If you need to interrupt your trip or return home early for a covered reason, the plan will pay for your unused, non-refundable land or cruise arrangements, plus the additional transportation costs to return home or rejoin your trip.

## **Travel Delay**

Provides reimbursement for reasonable accommodations, local 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 to rejoin your trip if a covered delay causes your connection to be missed by 3 hours or more.

## Baggage & Personal Effects

It's a traveler's nightmare. You arrive at your destination, but your baggage was lost, stolen or damaged. The plan will reimburse you to replace or repair your lost or damaged luggage and personal articles.

# **Baggage Delay**

If while on your trip, your baggage is delayed 12 hours or more, we will reimburse you for the purchase of necessary additional clothing and personal articles.

### **Emergency Medical Expenses**

If you have a serious illness or injury while on your covered trip, the last thing to worry about is how you are going to pay the bill. The Travelex 360° Group Travel Protection Plan provides primary coverage reimbursement of your medical expenses, allowing you to receive the treatment you need in an emergency.

### **Emergency Medical Evacuation**

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

#### 24 Hour AD&D

Provides coverage for accidental death which occurs within 180 days of an injury sustained while on your trip.

# Travel Assistance & Concierge\*

Includes a wide range of services available before and during trips through a 24/7 toll free number, such as:

#### **Medical Services**

- Medical Assistance, Consultation & Monitoring
- Emergency Medical Payments
- Prescription Assistance
- Nurse Assist Helpline
- Repatriation of Remains

#### **Travel Assistance**

- 24 Hour Legal Assistance
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Travel Document & Ticket Replacement

#### **Concierge Services**

- Information Services for Destination.
- Recommendations & Reservations
- Assistance with the Return of Lost or Delayed Baggage

#### **Business Services**

- Assistance with Locating Local Business Services
- Emergency Messaging & Communication Assistance
- Emergency Travel Arrangements

<sup>\*</sup> Assistance Services provided by Travelex's designated service provider.