



Many times, the fun and excitement of a program is interrupted by unfortunate circumstances such as a family emergency or sickness, bags are lost or stolen, or you may need to cancel due to other unforeseen circumstances.

There are two Plans available for you to choose from:

1. **Preferred Plan 550:** The Standard Plan includes a package of Non-Insurance Services plus insurance benefits including Program Cancellation and Interruption, Program Delay, Accident & Sickness Medical Expense, Baggage and Personal Effects, and Baggage Delay.

Waiver of the Pre-Existing Condition Exclusion: The exclusion for Pre-Existing Condition will be waived provided: (a) You are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a physician; and (b) You purchase this plan at or before the final payment for Your Program.

2. **Preferred Plus Plan 550C: (Not Available to Residents of New York).** The Preferred Plus Plan includes a package of Non-Insurance Services plus insurance benefits including Program Cancellation and Interruption, Program Delay, Accident & Sickness Medical Expense, Baggage and Personal Effects, Baggage Delay, plus a Cancel For Any Reason benefit that allows you to cancel your Program for any reason up to 2 (two) days before your scheduled Departure Date of your program and you purchase this plan within 21 days of the date your initial payment or deposit for your program is received.

If You cancel Your Program for any reason not otherwise covered by this Plan, benefits will be paid 65% of the Prepaid, forfeited, non-refundable Payment or Deposits You paid for Your Program.

Please Note: The Cancel For Any Reason Benefit is applicable to all prepaid non-refundable insured program costs.

Waiver of the Pre-Existing Condition Exclusion: The exclusion for Pre-Existing Condition will be waived provided: (a) You are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a physician; and (b) You purchase this plan within 21 days of the date your initial payments or deposits for your program.

Please go to the following websites to download the Plan Documents for your state of residence:

https://www.aplusplans.com/index.php/consumer/download_certificates

The link to purchase coverage online is:

<https://www.aplusplans.com/index.php/consumer/portal/wtbd11>

If you have questions or want to purchase coverage by phone, please call the Customer Service Specialists for Program Protector at 1-888-420-5378 and refer to plan #'s 550 or 550C.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al. T210 et. al, and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance Services. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, Inc (dba Trip Mate Insurance in CA and UT), PO Box 527 Hazelwood, MO 63042, 1-800-888-7292, claimssupport@travelclaimsonline.com, CA License # 0805270