Travelex INSURANCE SERVICES

View the Advantage plan's description of coverage: Partner.TravelexInsurance.com/docs/Advantage-STD-DOC.
Policy questions: Call +1.800.228.9792 or email CustomerSolutions@TravelexInsurance.com and reference Plan AZ-1224.

Advantage

Travel protection plan

Worry less with the advantage of travel protection, and explore more with personalized upgrade options, like adventure activities coverage and pet care benefits.

Advantage plan benefits[1]

Benefits	Coverage
Trip cancellation	Up to 100% of trip cost
Trip interruption	Up to 125% of trip cost
Travel delay (5 hours)	$1,000 ($250/day)
Missed connection–air & cruise only (3 hours)	$500
Baggage & personal effects	$1,000
Baggage delay (12 hours)	$200
Emergency medical expense[2]	$50,000
Emergency dental expense[2]	$500
Emergency medical evacuation & repatriation	$250,000
Accidental death & dismemberment	$20,000
Exposure & disappearance	$20,000
Travel assistance services[3]	Included

Advantage plan highlights[1]

Plan highlights	
Maximum trip length	30 days
Maximum trip cost	$10,000
Medical coverage	Primary
Medical coverage time frame	Ends upon return from trip
Pre-existing medical condition look-back period[4]	120 days
Review period[5]	21 days

Trip cancellation and trip interruption

Protect your travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death[6]
- Involuntary work termination[7]
- Accommodations at destination uninhabitable or inaccessible
- Quarantine, hijacking, jury duty, subpoena, kidnapping
- Terrorist act
- Arrangements canceled by airline, cruise line, or operator due to severe weather, mechanical breakdown of the aircraft/ship/boat/motor coach, strike, or FAA mandate (12 hours)

Travel assistance services[3]

Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.

[1]All coverages are per the insured up to the limits listed. Coverages, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.800.228.9792. All benefits provided are primary unless otherwise noted. [2]$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. [3]Provided by the designated provider as listed in the policy. [4]State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. [5]State variations apply. [6]Of you, a traveling companion, family member, business partner, or host at destination. [7]Must occur more than 14 days after the effective date of the applicable coverage. 1224-AZFLY1_RET_072125_V2

Questions about plan benefits?

Call +1.800.228.9792 or email CustomerSolutions@TravelexInsurance.com and reference Plan AZ-1224.

Plan details

View the Advantage plan's description of coverage: Partner.TravelexInsurance.com/docs/Advantage-STD-DOC.

Advantage plan upgrades

Rental car damage upgrade[8]

($50,000 | $100 deductible)

Reimbursement for rental car damage due to covered reasons, such as accidental collision and theft, while the vehicle is in your possession.

Accidental death for air travel upgrade[9]

($200,000 | $500,000 | $1 million)

Provides a benefit if the insured suffers a loss of life as a result of a covered injury while boarding, as a passenger on, or alighting from an aircraft of a commercial airline or air charter company licensed to carry passengers for hire during a trip. Exclusions may apply. See policy for details.

Security deposit upgrade ($2,000)

Reimbursement for expenses, such as the cost of repairs, should you cause accidental damage to your accommodations. Does not cover damage from pets, and other exclusions may apply. See policy for details.

Adventure activities upgrade[10]

Provides coverage for participation in excluded activities, such as skiing, scuba diving below 75 feet, mountain climbing, bungee jumping, BASE jumping, parasailing, and hot-air ballooning, among other activities. Includes search & rescue and security evacuation if the insured is in imminent physical danger. Exclusions apply. See policy for details.

- **Search & rescue**[11] ($10,000)
- **Security evacuation**[12] ($100,000)

Pet care upgrade[13]

The pet care benefit provides coverage for kennel expenses to extend your dog or cat's stay in a licensed kennel if you experience a covered travel delay on your return home.

The pet veterinarian expense benefit provides coverage if your dog or cat becomes injured or sick while traveling.

- **Pet care benefit** ($250)
- **Pet veterinarian expense** ($2,500)

Baggage upgrade

Increase your maximum coverage limit for lost or stolen baggage and add coverage for lost or stolen electronics and professional equipment, as well as sporting equipment delay or rental, if your bags are delayed by a common carrier.

- **Baggage & personal effects** (additional $4,000)
- **Increased per-item limit** ($1,500)
- **Electronic & professional equipment** ($2,000)
- **Sporting equipment delay** (8 hours | $1,500)
- **Sporting equipment rental** ($2,000)

[8]Not available if traveling to the following countries: Costa Rica, Ireland, Jamaica, and Mexico. [9]Not available to residents of NH. [10]Exclusions on adventure activities are not applicable to residents of IL. Search & rescue and security evacuation coverage are not available to residents of IL. [11]Heli-skiing and extreme skiing are excluded from the search & rescue benefit. [12]Exclusions for exempted countries apply. For a list of exempted countries, please visit our Travel Alerts page at TravelexInsurance.com/customer-service/travel-alerts/exempted-countries. [13]Not available to residents of VA and NY.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services Inc., CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT.

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