

Exclusions & Limitations

The following exclusion applies to the Medical Expense, Trip Cancellation, Trip Interruption, and Trip Delay coverages:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation Benefits.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth or elective abortion; participation as a professional in athletics; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.

DEFINITIONS:

Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company an AEGON company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHCS000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHCS100 and TAHCS200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form Numbers TAHCS100IPS and TAHCS200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This brochure is a brief description of benefits. Your individual policy or group policy 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. © 2011 Travelex Insurance Services, Inc. 24205116

Meet Your Travel Needs

Before you leave home, consider the unexpected. It's important to protect you and your trip investment in today's travel environment. Meet your essential travel needs with our value-driven plan and find the peace of mind your trip deserves with these important plan highlights:

Primary Coverage

Receive reimbursement for your eligible losses from Travelex first, *with no deductibles*, and before any other collectible insurance.

Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus \$500 in trip interruption coverage.

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.

Open to Page 3 for More Reasons to Protect You and Your Trip Investment!



Please utilize the location number and agent code when getting a quote or enrolling.

LOCATION NUMBER	AGENT CODE
COMPANY NAME	

Travel Basic

Essential Travel Protection

Made Easy



Insurance Services

Trip Cancellation & Interruption

Protects travel investments if a trip is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons:

- Sickness, Injury or Death
- Financial Insolvency
- Residence Uninhabitable
- Traffic Accident en Route
- Involuntary Employment Termination/Transfer
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Common Carrier Cancellations/Delays
- Weather
- Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Documented Passport/Visa Theft

Trip Delay

Provides reimbursement for additional costs such as accommodations, 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 if your connection is missed by 3 hours or more for a covered reason.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

Emergency Medical Evacuation

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

Travel Assistance & Concierge*

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

Base Plan Benefits Coverage Per Person

Trip Cancellation	100% of trip cost (\$10,000 limit)
Trip Interruption	100% of trip cost (\$10,000 limit)
Trip Delay/Missed Cruise Connection	\$500
Baggage/Baggage Delay	\$500 / \$100
Emergency Accident Medical Expense	\$15,000
Emergency Sickness Medical Expense	\$15,000
Emergency Medical Evacuation/Repatriation	\$100,000
Travel Assistance & Concierge*	Included

Optional Upgrades

Transportation Pak	
• Flight Accident AD&D (per person)	\$200,000
• Rental Car Damage Protection (per plan)	\$35,000

Trip Cost (use full cost per person)	Base Plan Rates Per Person					
	Ages 0-34	Ages 35-50	Ages 51-59	Ages 60-69	Ages 70-79	Ages 80+
\$0 excludes trip cancellation**	\$20	\$25	\$29	\$32	\$36	\$67
\$1 - \$500	\$23	\$31	\$39	\$45	\$56	\$88
\$501 - \$1,000	\$31	\$40	\$49	\$55	\$76	\$132
\$1,001 - \$1,500	\$40	\$54	\$58	\$74	\$96	\$184
\$1,501 - \$2,000	\$53	\$67	\$76	\$100	\$133	\$235
\$2,001 - \$2,500	\$68	\$85	\$95	\$122	\$162	\$286
\$2,501 - \$3,000	\$81	\$100	\$112	\$144	\$192	\$338
\$3,001 - \$3,500	\$101	\$116	\$134	\$167	\$264	\$389
\$3,501 - \$4,000	\$129	\$145	\$165	\$188	\$300	\$440
\$4,001 - \$4,500	\$143	\$164	\$193	\$236	\$334	\$491
\$4,501 - \$5,000	\$159	\$181	\$214	\$264	\$370	\$541

* Provided by Travelex's designated assistance provider.

** Receive all other base plan benefits including \$500 in trip interruption coverage.

- For rates on trip costs above \$5,000 please call 1-800-228-9792.
- Maximum trip length allowed 30 days.
- An \$8 processing fee will apply per plan.
- Rates are subject to change.

Traveling creates memories of a lifetime and can also mean encountering the unexpected. Travel Basic meets the challenges of today's travel for you to enjoy a worry-free trip!

- You or a family member become ill and you can no longer travel
- The cruise line for your trip declares bankruptcy
- You have a medical emergency during a shore excursion
- A flight delay causes you to miss a connection
- Upon arrival at your destination your luggage is not found
- You lose your passport and need assistance to return home

Optional Upgrade



Transportation Pak

One upgrade with two great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.

Available for an additional \$59 per plan.



For questions, quotes or to enroll, visit www.travelexinsurance.com or call 1-800-228-9792

Enrollment Form

Please print clearly for accurate processing.

STB 0811

Trip Details

Location Number / Agent Code _____
(on pg 7 of brochure)

Departure Date MM / DD / YYYY Return Date MM / DD / YYYY

Country of Destination _____

Tour Operator _____

Cruise Line _____ Airline _____

Traveler Details

Primary Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Second Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Third Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Fourth Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Beneficiary Name _____
(Estate designated if left blank)

Primary Traveler Email _____
(Provide to receive Confirmation of Coverage via email)

Premium Calculation

Total Base Plan Rate (calculate below for all travelers)

\$ _____	+	\$ _____	+	\$ _____	+	\$ _____	=	\$ _____
Primary Traveler		Second Traveler		Third Traveler		Fourth Traveler		Base Plan Total

Optional Transportation Pak (\$59) \$ _____

Processing Fee \$ 8.00

Total Amount Due (and authorized as payment) \$ _____

Enrollment Options

1

Travel Agent

Contact your local travel agent.

2

Internet

Visit us at www.travelexinsurance.com to get a quote, learn more or to purchase.

3

Phone

Speak with an experienced customer service representative available at 1-800-228-9792, M-F 8:00 am to 7:00 pm CST, to answer questions, receive a quote or to enroll.

4

Fax or Mail

Fax both sides of enrollment form to 1-800-867-9531 or mail to: Travelex Insurance Services, PO Box 641070, Omaha, NE 68164-7070.

Payment Details

Check or Money Order (payable to Travelex Insurance Services)

Visa® MasterCard® Discover® American Express®

Credit Card Number _____ / _____ / _____ / _____

Credit Card Expiration Date MM / YYYY

Print Full Name _____
(As appears on credit card)

Signature _____
(Mandatory for all payment types)

Date MM / DD / YYYY

Plan fees are non-refundable after 10 day free look period.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If you wish to obtain a fraud statement specific to your state of residence, please call 1-800-819-9004.