

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 TAH5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAH5100 and TAH5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form Numbers TAH5100IPS and TAH5200IPS. Certain coverages are under series TAH6000 and TAH7000.

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.travelersinsurance.com/SBPlans.aspx to obtain your Individual Policy or your Certificate of Insurance for all other states. © 2011 Travelers Insurance Services, Inc. 24204618

Meet Your Travel Needs

In today's travel environment it's important to protect you and your trip investment. Meet your travel needs with the customized coverage Travel Select offers and find the peace of mind your trip deserves with these valuable plan highlights:

Primary Coverage

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

Kids Included at No Cost!

Offering great value to traveling families, children under age 21 can be protected at no additional cost when accompanied by a covered adult family member.

21 Day Pre-Existing Waiver

Purchase the plan within 21 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus \$1,000 in trip interruption coverage.

Ten Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelers will refund your premium cost, if you have not departed on your trip or filed a claim.



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

LOCATION NUMBER

AGENT CODE

COMPANY NAME

Travel Select

Customizable Travel Protection

Made Easy



Travelers

worldwide
money

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
- Trip Delay of 50% or more
- Financial Insolvency
- Residence/Destination 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
- Terrorist Act
- Mandatory Evacuation
- 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.

24 Hour AD&D

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling.

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

Base Plan Benefits	Coverage Per Person
Trip Cancellation	100% of trip cost (\$25,000 limit)
Trip Interruption	150% of trip cost (\$37,500 limit)
Trip Delay/Missed Cruise Connection	\$750
Baggage/Baggage Delay	\$1,000 / \$250
Emergency Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$500,000
24 Hour AD&D	\$25,000
Travel Assistance & Concierge*	Included

Optional Upgrades

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

Lifestyle Paks Coverage varies by pak

Trip Cost (use full cost per person)	Base Plan Rates Per Person				
	Ages 0-34	Ages 35-59	Ages 60-69	Ages 70-79	Ages 80+
\$0 excludes trip cancellation**	\$25	\$34	\$50	\$61	\$113
\$1 - \$500	\$30	\$42	\$58	\$70	\$133
\$501 - \$1,000	\$50	\$61	\$81	\$118	\$199
\$1,001 - \$1,500	\$64	\$82	\$110	\$162	\$252
\$1,501 - \$2,000	\$85	\$107	\$149	\$217	\$322
\$2,001 - \$2,500	\$107	\$132	\$184	\$267	\$394
\$2,501 - \$3,000	\$127	\$155	\$218	\$319	\$465
\$3,001 - \$3,500	\$148	\$171	\$253	\$366	\$541
\$3,501 - \$4,000	\$168	\$184	\$288	\$422	\$638
\$4,001 - \$4,500	\$187	\$205	\$350	\$474	\$709
\$4,501 - \$5,000	\$209	\$229	\$394	\$525	\$801
\$5,001 - \$5,500	\$241	\$269	\$441	\$609	\$936
\$5,501 - \$6,000	\$262	\$306	\$471	\$652	\$1,082
\$6,001 - \$6,500	\$295	\$326	\$517	\$722	\$1,264
\$6,501 - \$7,000	\$316	\$365	\$553	\$768	\$1,600
\$7,001 - \$8,000	\$354	\$403	\$651	\$910	\$1,872
\$8,001 - \$9,000	\$403	\$441	\$722	\$1,019	\$2,094
\$9,001 - \$10,000	\$446	\$478	\$796	\$1,135	\$2,318

* Provided by Traveler's designated assistance provider.

** Receive all other base plan benefits including \$1,000 in trip interruption coverage.

- Children under age 21 are covered at no additional cost when accompanied by a covered adult family member; limit of 1 child per 1 adult. Please list accompanying children on enrollment form. If child's trip cost exceeds \$10,000 or adult trip cost, a plan must be purchased for the child at the above rates.
- For rates on trip costs above \$10,000 please call 1-800-228-9792.
- Maximum trip length allowed 180 days. For trips 31-180 days in length add \$8 per day.
- An \$8 processing fee will apply per plan.
- Rates are subject to change.

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.

Lifestyle Paks

Customized protection to fit individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; select as many as you need! Purchase a pak and everyone on the plan receives the benefits. Must choose the upgrades at the time of initial plan purchase and within 21 days of the initial trip deposit date.



Active Family Pak

Additional \$49 Per Plan

Makes traveling with a family easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Includes medical protection for traveling pets with coverage for additional licensed kennel costs and internet usage fees if trip is delayed for 5 hours or more. Protects against weather related cancellations or delays in sporting competitions while waiving base plan exclusions on certain activities such as professional athletics and motor competitions. Also reimburses traveling students for unused tuition costs.



Adventurer Plus Pak

Additional \$49 Per Plan

Provides a rental allowance in case of lost, stolen or damaged sporting equipment. Waives base plan exclusions on certain activities such as skydiving, mountain climbing, bungee cord jumping, parachuting, hang gliding and parasailing. Includes an additional \$25,000 in medical coverage plus Search and Rescue.

Also has helpful services such as Identity Theft and Nurse Assist.*



Professional Pak

Additional \$99 Per Plan

Provides coverage for trip cancellation and interruption for business reasons and protection on some lost, stolen or damaged professional equipment. Also reimburses for airline club admission and internet usage fees if trip is delayed for 5 hours or more.



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

Enrollment Form

Please print clearly for accurate processing.

STS 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

Trips 31-180 days in length _____	x	_____	x	\$8	=	\$ _____
(include arrival and departure days)		# travelers		# days over 30		Extra Days Total

Optional Transportation Pak (\$59) \$ _____

Optional Lifestyle Paks \$ _____

Active Family Pak (\$49) Adventurer Plus Pak (\$49)

Professional Pak (\$99) \$ _____

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.