



Protect all of your trips, all year long.

Annual Multi-Trip Protector is designed with you in mind. Customize your annual plan to protect every trip you take during the year. From domestic getaways to dream vacations abroad, this plan can work for you.

- **Customize with optional per-trip benefits**
- **Manage your trips and submit claims through your online account**

BASE PLAN
COST PER PERSON
 AGE 0-17 = \$64
 AGE 18-80 = \$94

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

BASE PLAN

Benefit	Maximum Amount Per Trip
Trip Delay - 12 hours	\$5,000 (\$200/day)
Missed Tour or Cruise Connection - 3 hours	\$500
Medical Evacuation and Repatriation of Remains	\$100,000*
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000*
Baggage and Personal Effects	\$2,500 (\$250 per article)
Baggage Delay - 3 hours	\$750
Accident & Sickness Medical Expense	\$100,000
<i>Dental Expense</i>	\$750
24-Hour Accident Death and Dismemberment (AD&D)	\$50,000
AD&D Air Flight Only	\$25,000
Non-Insurance Travel Assistance Services	Included

OPTIONAL UPGRADES

Available for an additional cost on a per trip basis.

Optional Benefit	Maximum Amount Per Trip
Trip Cancellation	100% of Trip Cost**
Trip Interruption	150% of Trip Cost**
Cancel for Any Reason***	75% of Trip Cost**
Rental Car Damage and Theft Coverage	\$50,000 per covered vehicle
Travel Inconvenience - Bed Rest	\$4,000
Medical Evacuation and Repatriation of Remains	\$400,000*

Maximum trip cost per trip = \$25,000

*Per 2 occurrences per plan term.

**Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

***Must be purchased within 21 days of the date your initial trip payment or deposit is received. Additional terms apply.

Learn more at
www.travelinsured.com/multi-trip



How does an annual multi-trip plan work?

1. Buy the Annual Multi-Trip Protector plan by going to www.travelinsured.com/multi-trip.
2. When you have a trip booked, log in to your Travel Insured account to add the trip to your plan, and purchase optional per-trip coverages that complement your multi-trip plan's base benefits.
3. If you need to start a claim for your trip, log in to your account to initiate the claim.
4. For all other trips, remember to add them in your Travel Insured account and add the appropriate optional benefits!

Note: Certain optional add-on coverages need to be purchased within 21 days of the date your initial trip deposit is received to be eligible for coverage (additional terms apply).

One Plan. Many Trips.

\$94 Base Plan x 2 adults = \$188

See how one couple can use a multi-trip plan for varying types of trips and the optional coverages they added on for each.



Trip 1: Dream Trip to Thailand

- + Cancel for Any Reason
- + Trip Cancellation and Trip Interruption



Trip 2: Road Trip With Your Buddies

- + Rental Car Damage and Theft Coverage



Trip 3: Flight to See Family in Oregon

- + Trip Cancellation

Learn more at www.travelinsured.com/multi-trip.

ANNUAL MULTI-TRIP PROTECTOR PRICING DETAILS

BASE PLAN: COST PER PERSON

AGE 0-17 = \$64
AGE 18-80 = \$94

OPTIONAL UPGRADES: COST PER PERSON

TRIP CANCELLATION/INTERRUPTION

PRICING BASED ON AGE AND PERCENTAGE OF TRIP COST:

0-17 = 4.15%
18-34 = 4.00%
35-58 = 4.95%
59-65 = 6.90%
66-70 = 8.30%
71-80 = 10.25%

RENTAL CAR DAMAGE AND THEFT COVERAGE

\$7.20 PER DAY

TRAVEL INCONVENIENCE - BED REST

\$14

TRIP CANCELLATION/INTERRUPTION

WITH CFAR

PRICING BASED ON AGE AND PERCENTAGE OF TRIP COST:

0-34 = 8.10%
35-58 = 9.80%
59-65 = 13.80%
66-70 = 16.70%
71-80 = 20.75%

MEDICAL EVACUATION AND REPATRIATION

OF REMAINS

PRICING BASED ON AGE:

0-17 = \$17
18-80 = \$25

General Exclusions and Limitations for Insurance Benefits

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

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

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical Expense benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

The plan also contains exclusions specific to Baggage & Personal Effects and Baggage Delay.

Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if you insure all prepaid, non-refundable payments or deposits for the trip and purchase the protection plan within 21 days of the date your initial trip payment or deposit is received. You must update your coverage to insure the non-refundable expenses of subsequently added travel arrangements within 21 days as well. You must be medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.

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 2021. 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 C&F Services through Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management", and/or "Global Excel". 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 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. Your travel retailer maybe compensated for the purchase of a plan. 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 Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 855-752-8303; customercare@travelinsured.com; California license #0113223.