



# Travel Select Advantage

Designed with today's travel environment in mind, Travel Select Advantage includes children at no additional cost and three Lifestyle Paks. For even greater protection, Travel Select Advantage offers upgrades including our Cancel for Any Reason Pak, Transportation Pak and two additional Lifestyle Paks.

## 21 Day Pre-Existing Waiver

- Purchase the plan within 21 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.
- Look-back on pre-existing conditions only applies to those traveling.

A pre-existing condition exists if a traveler and/or traveling companion is treated or diagnosed within 60 days prior to policy effective date in which the condition:

- First manifested itself or exhibited symptoms
- Required taking prescribed drugs or medication
- Required medical treatment or treatment was advised

### Base Plan Highlights

- Children under 21 protected at no additional cost when accompanied by a covered adult family member
- Family, Professional & Athlete/Student Paks included in base plan
- Primary coverage, no deductibles
- Trip cancellation/interruption benefit includes the following:
  - Travel delay of 50% or more as a trip cancellation reason
  - Job termination or transfer causing relocation
  - Death or hospitalization of destination host
- 5 hour trip delay benefit / 3 hour missed connection benefit
- 12 hour baggage delay benefit
- \$1,000 trip interruption included in post departure coverage
- \$200 flight reissue fee benefit
- Available to book 24 months in advance of departure date

Base Plan Benefits	
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 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	
Cancel for Any Reason Pak	60% of trip cost
Lifestyle Paks (3 included - no cost!)	Coverage varies by pak
Transportation Pak	
• Flight Accident AD&D (per person) (\$1 million maximum plan limit)	\$200,000
• Collision Damage Waiver (per plan)	\$35,000
• Roadside Assistance (per plan)	Included

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 <i>excludes trip cancellation*</i>	\$35	\$49	\$71	\$89	\$147
\$1 - \$500	\$43	\$60	\$84	\$101	\$174
\$501 - \$1,000	\$71	\$88	\$117	\$171	\$260
\$1,001 - \$1,500	\$92	\$119	\$160	\$236	\$366
\$1,501 - \$2,000	\$123	\$155	\$216	\$316	\$469
\$2,001 - \$2,500	\$155	\$191	\$266	\$389	\$575
\$2,501 - \$3,000	\$185	\$226	\$317	\$465	\$680
\$3,001 - \$3,500	\$215	\$248	\$368	\$534	\$790
\$3,501 - \$4,000	\$245	\$267	\$420	\$617	\$932
\$4,001 - \$4,500	\$272	\$299	\$511	\$692	\$1,036
\$4,501 - \$5,000	\$304	\$333	\$575	\$767	\$1,170
\$5,001 - \$5,500	\$351	\$392	\$643	\$889	\$1,368
\$5,501 - \$6,000	\$382	\$446	\$688	\$953	\$1,582
\$6,001 - \$6,500	\$430	\$476	\$756	\$1,055	\$1,848
\$6,501 - \$7,000	\$461	\$532	\$807	\$1,122	\$2,339
\$7,001 - \$8,000	\$517	\$588	\$951	\$1,330	\$2,736
\$8,001 - \$9,000	\$588	\$643	\$1,055	\$1,490	\$3,061
\$9,001 - \$10,000	\$651	\$698	\$1,163	\$1,659	\$3,390

*\*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 2 children per 1 adult or 5 children per 2 adults. Please list accompanying children on enrollment form. If child's trip cost exceeds \$5,000 or adult trip cost, a plan must be purchased for the child at the above rates.

Maximum trip length allowed is 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. 07/10 Standard

For a Quote or to purchase online, "Click Here"



## Cancel for Any Reason Pak Upgrade

### One upgrade with two great benefits:

- Cancel for any reason 2 or more days before the scheduled departure date and recover up to 60% reimbursement of trip cost.
- Cancel for trip delay reasons - allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost.

Additional 40% of Base Plan Rate

### Pak Highlights:

- Traveler can cancel for absolutely anything!
- 2 days prior to departure is defined as midnight of the second day before departure; not 48 hours.
- Pak is sold per plan - everyone on the plan receives the benefits!
- Must insure full trip cost to receive this benefit.
- Must be purchased within 21 days of the initial trip deposit.



## Transportation Pak Upgrade

### One upgrade with three great benefits:

- Flight Accident Coverage (per person) of \$200,000; \$1 million maximum plan limit
- Collision Damage Waiver (per plan) of \$35,000
- Roadside Assistance benefit of \$50 per occurrence

Additional \$59 Per Plan

### Pak Highlights:

- Pak is sold per plan - everyone on the plan receives the benefits
- Coverage allows for one rental car at a time, and for multiple rentals throughout trip.
- Collision damage waiver covers for loss of use and cost of damage repair.
- Roadside assistance covers rental cars and personal owned cars.



## Lifestyle Paks

Customized protection to fit individual lifestyle needs. Paks are sold per plan - everyone on the plan receives the benefits! Must choose the upgrades at the time of initial plan purchase. Choose as many paks as needed:

UPGRADES



### Adventurer Pak

For the active traveler, this pak includes a rental allowance for lost, stolen or damaged equipment in addition to waiving exclusions on certain activities. Includes search and rescue services in an emergency.

Additional \$39 Per Plan



### Protector Pak

For the traveler wanting more security, this pak includes higher medical coverage and helpful services such as Identity Theft and Nurse Assist.

Additional \$39 Per Plan

ADVANTAGES



### Athlete/Student Pak

For the young or sporty lifestyle, this pak protects tuition fees if traveling to attend school, while waiving exclusions on certain sport contests and competitions. Includes trip interruption benefits for weather related cancellations or delays in sporting competitions and internet usage fees if trip is delayed.

**INCLUDED - NO COST!**



### Family Pak

For families, this pak makes traveling easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Includes medical protection for traveling pets and covers extra kennel fees if trip is delayed.

**INCLUDED - NO COST!**



### Professional Pak

For the working traveler, this pak covers trip cancellation/interruption for business reasons while offering coverage on some lost, stolen or damaged professional equipment. Includes reimbursement for airline club admission and internet fees if delayed.

**INCLUDED - NO COST!**

This is a partial description of benefits. Certain conditions, exclusions and limitations apply as set out in the Certificate of Insurance. Product, Lifestyle Paks and specific pak benefits may not be available to residents of all states. Please visit our website at [www.travelexinsurance.com](http://www.travelexinsurance.com) and refer to the Certificate of Insurance for full policy details. 07/10 Standard