



In addition to the included primary medical insurance coverage referenced in the GradWeek brochure, we are pleased to offer this additional Travel Protection Plan (pricing listed below) through Travel Insured International. It's a comprehensive policy that will cover you should you be forced to cancel for medical reasons (see below for inclusions/exclusions). It also covers you for trip interruption, travel delays and baggage delays/loss.

International Student Tours strongly recommends purchasing this plan to protect your investment! To purchase this insurance, please log on to your online account at www.gradweek.com or check the box on your invoice and return it to the corporate office (prior to March 1st)

Benefits

<p>Benefits per person: Part A Travel Protection Trip Cancellation Trip Interruption Trip Delay (\$150/Day)</p> <p>Part B Medical Protection (Already Included) Emergency Accident/Sickness Medical Expense Emergency Evacuation/Repatriation of Remains</p> <p>Part C - Baggage Protection Baggage/Personal Effects (\$250 per article limit / \$500 combined limit for valuables Baggage Delay (\$100/Day)</p> <p>Worldwide Assistance Services 24/7 Assistance Services</p>	<p>Limits per person:</p> <p>Up to Trip Cost* Up to Trip Cost* \$600 (6 hours)</p> <p>\$5,000 \$10,000</p> <p>\$1,000 \$300 (12 hrs)</p> <p>Included</p>
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Rates

Trip Base Price	Insurance Cost
\$501-\$1,000	\$50
\$1,001-\$1,500	\$70
\$1,501-\$2,000	\$90
\$2,001-\$3,000	\$110

**Up to the trip cost paid, up to a maximum of \$4,000*

Coverage Details

TRIP CANCELLATION/INTERRUPTION: Benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements as well as airfare cancellation charges for flights commencing within one week of the Covered Trip when You are prevented from taking or completing Your Covered Trip due to:

1. Death involving You or Your Traveling Companion or Your or Your Traveling Companion's Business Partner or Your or Your Traveling Companion's Family Member;
2. A covered Sickness or Injury involving You, Your Traveling Companion or Business Partner, Your Family Member or Your Traveling Companion's Family Member which necessitates Medical Treatment at the time of cancellation and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents Your participation in the Covered Trip;
3. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after the Effective Date) served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
4. You or Your Traveling Companion's principal place of residence being rendered uninhabitable by fire or flood or burglary of primary residence within 10 days of departure;
5. You or Your Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to an Insured's scheduled point of departure;
6. Felonious Assault on You or on Your Traveling Companion within 10 days of the scheduled Departure Date;
7. A Terrorist Incident that occurs in a city listed on the itinerary of Your Covered Trip and within 30 days prior to Your Scheduled Departure Date. The Terrorist Incident must occur after the Effective Date of Your Trip Cancellation Coverage.

TRIP DELAY: Up to \$150 per day when you are delayed 6 hours or more.

EMERGENCY MEDICAL EXPENSE: Up to \$25,000 to cover treatment costs when accident or illness strikes during the trip!

EMERGENCY MEDICAL EVACUATION / REPATRIATION: Up to \$100,000 to transport you to nearest treatment by U.S. standards and return you home when able to fly.

BAGGAGE & PERSONAL EFFECTS: Covers up to \$1,000 when bags or personal effects are lost or damaged.

BAGGAGE DELAY: Reimburses up to \$300 in necessary personal effects when your bags are delayed 12 hours or more after your arrival at the destination.

United States Fire Insurance Company Exclusions and Limitations

Benefits are not payable for Sickness, Injuries or losses of You, Your Family Member, Your Traveling Companion or Your Traveling Companion's Family Member, Your Business Partner, or Your Traveling Companion's Business Partner

1. resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane;
2. resulting from an act of declared or undeclared war;
3. while participating in maneuvers or training exercises of an armed service;
4. while riding, driving or participating in races, or speed or endurance contests;
5. while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. while participating as a member of a team in an organized sporting competition;
7. while participating in skydiving, hang gliding, bungee cord jumping;
8. while piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. received as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. due to normal childbirth, normal pregnancy (except for complications of pregnancy);
12. due to a mental or nervous condition, unless hospitalized;
13. for dental treatment (except as a result of Accidental Injury to sound natural teeth);
14. which exceed the Maximum Benefit Amount for each attached coverage as shown in the accompanying Schedule & Coverages; or;
15. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto;
16. due to a Pre-existing Condition, as defined in the Policy. The Pre-existing Condition Limitation does not apply to: (a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage.

Excess Insurance Limitation: The Insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

**Questions? Call a Travel Insured Customer Care Representative at 866.684.0218.
Specify that you are calling about the IS Tours Protection Plan**

This document contains highlights of the plan. Review the Certificate of Insurance (Form TP-401-CRT) for complete terms, including benefits, conditions, limitations and exclusions that apply. The Certificate of Insurance will be provided to you by IS Tours upon purchase of the plan. Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2012. Not all coverage available in all jurisdictions.

Plan is administered by



866.684.0218