

Schedule of Benefits

Insurance Benefits	Limits
Trip Cancellation	Up To 100% Trip Cost*
Trip Interruption	Up To 100% Trip Cost*
Travel Delay (6 Hours)	\$600 (\$150/Day)
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation, & Return Of Remains	\$100,000
Baggage & Personal Effects	\$1,000 (\$250 per article/\$500 combined article limit)
Baggage Delay (12 hours)	\$300 (\$100/Day)
Non-Insurance Assistance Services (Provided by OnCall International)	Included

*Up to the lesser of the non-refundable trip cost paid or \$1,500

Purchase at or Before Final Payment Due Date For Pre-Existing Condition Waiver:

The Pre-Existing Condition exclusion will be waived if the plan is purchased at or before the final payment due date for your trip, you insure all prepaid trip costs that are subject to cancellation penalties or restrictions, and you are not disabled from travel at the time you pay the plan cost.

Coverage Details

TRIP CANCELLATION/TRIP INTERRUPTION: Benefits can be paid to reimburse You for the amount of the Published Penalties and unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements (for Trip Cancellation) / to reimburse you for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Costs paid (for Trip Interruption):

- a. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip (for Trip Cancellation), or during your Trip (for Trip Interruption);
- b. Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip (for Trip Cancellation), or during your Trip (for Trip Interruption), b) requires Medical Treatment at the time of cancellation/interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip (for Trip Cancellation), or continued participation on your Trip (for Trip Interruption);
- c. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your 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);
- d. Your or Your Traveling Companion's primary place of residence being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip, by fire, flood, burglary or other Natural Disaster;
- e. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- f. felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;

TRAVEL DELAY: Can reimburse up to \$150 per day when you are delayed 6 hours or more for covered reasons.

ACCIDENT & SICKNESS MEDICAL EXPENSE: Up to \$25,000 that can cover treatment costs when accident or illness strikes during the trip.

EMERGENCY MEDICAL EVACUATION / MEDICAL REPATRIATION / RETURN OF REMAINS: If a sickness or injury is acute or life threatening, this can cover up to \$100,000 to transport you to the closest Hospital or medical facility capable of providing adequate treatment. It can also cover expenses to transport you home (or to the medical facility closest to your home). This Coverage includes additional benefits detailed in the Plan.

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

BAGGAGE DELAY: Can reimburse up to \$300 in necessary personal effects when your bags are delayed 12 hours or more after your arrival at a destination other than your return destination.

NON-INSURANCE WORLDWIDE TRAVEL ASSISTANCE SERVICES

Provided by OnCall International

The Non-Insurance Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical or Legal Referral • Inoculation Information • Hospital Admission Guarantee • Translation Service • Lost Baggage Retrieval
- Passport/Visa Information • Emergency Cash Advance • Bail Bond • Prescription Drug/Eyeglass Replacement

General Exclusions and Limitations

Benefits are not payable for any loss 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 to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding, or bungee cord jumping. 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided in the Plan); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the plan's Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. 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.

Medically Fit to Travel Exclusion: The Company will not pay any expense as a result of You having been advised in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the plan, at the time of purchase of Coverage for a Trip.

Excess Insurance: The insurance provided by the plan shall be in excess of all other valid and collectible Insurance or indemnity.

**Questions? Call a Travel Insured Customer Care Representative at 1-866-684-0218.
Specify that you are calling about the IS Tours Protection Plan (Agency #48329).**

International Student Tours not an insurer and does not have any liability for any coverage amounts. As a travel retailer, International Student Tours is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. International Student Tours and its employees may transact travel insurance on Travel Insured International's (TII's) behalf and under TII's direction, which includes the following: offering/disseminating information on TII's behalf, including brochures, buyer guides, descriptions of coverage, and price, referring specific coverage/feature/benefit questions to TII; disseminating/processing applications for coverage, coverage selection forms, or other similar forms; collecting premiums on TII's behalf; and receiving/recording information to share with TII. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, contact TII (your insurance agent) at provide 866-684-0218. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by International Student Tours.

This document contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company under form series T210 et. al. C&F 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 2018. The plans also contain non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured