

## Insurance Benefits Limitations & Exclusions

The insurance benefits of this Plan 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 professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
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. 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;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; or
20. Bankruptcy or Default or failure to supply services by a supplier of travel services.
21. an assessment from a Legally Qualified Physician advising You 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.

The insurance provided by this Plan is in excess of all other valid and collectible Insurance or indemnity.



## Generali Global Assistance Non-Insurance Services

Multilingual assistance coordinators, case managers, medical and security staff, are here to help you obtain the care and attention you need 24/7 in case of an emergency while traveling. A few of our services are:

- Transportation after Stabilization
- Medical Monitoring
- Medical and Dental Search & Referral
- Interpretation/Translation
- Repatriation of Mortal Remains Arrangement
- Advance of Emergency Medical Expenses
- Locating Lost or Stolen Items
- Legal Referral/Bail
- Concierge Services
- Arrangement of Emergency Medical Evacuation & Medically-Necessary Repatriation

A complete list of Travel Assistance Services is included in your plan document. To contact Generali Global Assistance:

Within U.S. & Canada 1-833-430-3653 Collect Worldwide 1-954-308-3925 Email [ops@gga-usa.com](mailto:ops@gga-usa.com)

**YOUR PLAN NUMBER: F431M**

### ACCESS YOUR MEDICAL RECORDS ONLINE

With Global Xpi, you can relax knowing your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, wherever internet access is available. Register at [www.globalxpi.com](http://www.globalxpi.com) or call, toll free:

1-800-379-9887 Use Program Code F431M

These Services are Provided by: Global Xpi, a Trip Mate brand.

### INFORMATION YOU NEED TO KNOW

Please note: This is only a brief description of the benefits and services. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may or may not be available based on state of residence. To review full plan details online, go to: [www.tripmate.com/wpF431M](http://www.tripmate.com/wpF431M). Plan Payments are for the full travel protection plan, which consists of Insurance Benefits, a non-insurance Cancellation Fee Waiver and non-insurance Assistance Services.

Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate at 1-833-297-2255, CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340.

**Insurance Benefits are Underwritten by:** United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP401 et. al.

**Non-Insurance Services:** Are not insurance benefits underwritten by United States Fire Insurance Company. Generali Global Assistance 24-Hour Assistance Services are provided by: Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

**Plan Administrator:** Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency, CA License# 0805270) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255; [claimssupport@travelclaimsonline.com](mailto:claimssupport@travelclaimsonline.com).

**Travel Retailer Disclaimer:** Mayflower Cruises and Tours is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Mayflower Cruises and 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. Mayflower Cruises and Tours and its employees may offer and disseminate travel insurance under the direction of Trip Mate, Inc. 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 this coverage, contact Trip Mate at 1-833-297-2255. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Mayflower Cruises and Tours.

## Travel Protection Plan Summary Plan # F431M

For Residents of all States, except New York, Missouri & Minnesota

**Mayflower**  
CRUISES & TOURS

**Buy Early!**

The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received with the initial Payment or Deposit for Your Trip; and (b) You are not disabled from travel at the time Your plan payment is paid.

**TripMate**  
Your partner in travel

## Coverage Summary

### PART A TRAVEL ARRANGEMENT SUMMARY

**This Cancellation Fee Waiver is not insurance and is provided by Mayflower Cruises and Tours.**

Mayflower Cruises and Tours will provide this protection if You must cancel Your Trip for any reason.

Mayflower Cruises and Tours will reimburse You all monies paid to Mayflower Cruises and Tours by You or Your travel provider less the Plan cost, provided Mayflower Cruises and Tours is notified of the cancellation up to 24 hours before your scheduled departure for any reason.

#### Exclusions

This program has certain exclusions. Mayflower Cruises and Tours reserves the right to modify the above mentioned Cancellation Fee Waiver when a substantial amount of cancellation or postponement of travel is attributable to conditions resulting from an act of God, natural or man-made disaster, fire, government actions, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Cruises and Tours.

#### "Freedom to Travel" Guarantee

On those rare occasions when the Exclusions mentioned above make it necessary to modify its refund and cancellation policy, Mayflower Cruises and Tours' "Freedom to Travel" Guarantee will take effect.

This Guarantee will allow you to apply all monies paid to Mayflower Cruises and Tours, including Your Travel Protection Plan, toward any future Mayflower Cruises and Tours that departs within 12 months of your notification.

### PART B TRAVEL ARRANGEMENT SUMMARY

#### TRIP INTERRUPTION

The Travel Protection Plan may allow You to interrupt Your Trip for covered reasons, such as:

- Sickness, injury, or death of You, a Family Member, Traveling Companion, or Business Partner;

Additional terms apply to the reasons for Trip interruption at [www.tripmate.com/wp/f431M](http://www.tripmate.com/wp/f431M).

## Benefit Summary

### TRIP INTERRUPTION

May provide You with a reimbursement for the unused non-refundable land or water Travel Arrangements for Your Trip, plus the Additional Transportation cost paid, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

#### TRAVEL DELAY

May assist with additional travel expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

#### MEDICAL EXPENSE/EMERGENCY EVACUATION

May provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, the Plan reimburses transportation expenses to evacuate You to the nearest qualified hospital or to your home.

#### ACCIDENTAL DEATH & DISMEMBERMENT

May provide a benefit for loss of life, limb or sight resulting from an injury occurring during Your Trip.

#### BAGGAGE & PERSONAL EFFECTS

May provide reimbursement when Your Baggage or Personal Effects are damaged, lost or stolen during Your Trip.

#### BAGGAGE DELAY

May provide reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your Baggage is delayed 24 hours or more during your trip.



**Part A**  
The Cancellation Fee Waiver of this Part A is not insurance and is provided by Mayflower Cruises and Tours.

#### CANCELLATION FEE WAIVER LIMIT

\*Cancellation Fee Waiver Limit.....Up to Trip Cost

**Part B**  
The Travel Insurance Benefits of this Part B are underwritten by United States Fire Insurance Company.

#### Schedule of Benefits

Travel Insurance Benefits	Maximum Benefit Amount
Trip Interruption	Up to Trip Cost
Travel Delay (12 Hours or More)	\$200 Per Day \$2,800 Maximum
Medical Expense/Emergency Evacuation	\$25,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$25,000
Accidental Death and Dismemberment	\$25,000
Baggage and Personal Effects	\$2,000
Baggage Delay (24 Hours or More)	\$100 Per Day \$500 Maximum

#### Non-Insurance Services

#### General Global Assistance

#### Global Xpi Medical Records Service

#### Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at [www.tripmate.com](http://www.tripmate.com) or call 1-833-297-2255.

If You are not satisfied for any reason, You may return your Plan Document to Your Travel Supplier within 10 days after purchase. Your plan payment will be refunded, provided you have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning.