



Buy Now for Maximum Benefits!

Purchase the Plus or Elite options within 21 days of initial trip payment to be eligible for the following Early Purchase Benefits:

- Pre-Existing Medical Condition Exclusion Waiver
- Financial Default Coverage
- Cancel for Any Reason & Interruption for Any Reason Upgrade (Elite Only)*
**Only available for the initial 21 days of deposit with an additional premium.*
**Benefits are not available in NY*

Also enjoy the following coverage benefits:

Plus Option	Elite Option
Up to \$100,000 Trip Cancellation	\$150,000 (Primary) Medical Coverage
\$100,000 (Excess) Medical Coverage	\$1,000,000 Medical Evacuation
\$500,000 Medical Evacuation	Search & Rescue Benefits

I missed the 21 day early purchase period, can I still buy the insurance?

You may still purchase Basic, Plus or Elite plan at any time up to 24 hours prior to departure. However, you are not eligible for the early purchase benefits.

What if my trip cost increases after purchasing within 21 days?

You have 21 days from date of increase to upgrade your insurance to maintain your early purchase benefits.

What if I'm just looking for minimal coverage?

Choose the Basic Option – You may purchase at any time, up to 24 hours prior to departure. If you want to be able to purchase the Cancel for Any Reason & Interruption for Any Reason Upgrade, you must choose the Elite Plan within 21 days of initial trip payment.

Two Easy Ways to Purchase:

- ❖ **Enroll Online:** my.travelinsure.com/michigania
Receive instant confirmation by email
- ❖ **Enroll Over the Phone:** Call Customer Service at 1 (800) 937-1387
Monday-Friday 9AM-7PM EST

Description of Coverage: select.travelinsure.com/ProductDescriptionOfCoverage

See the enclosed Travel Insurance Select brochure for details about all benefits.
Exclusions and Limitations apply.

Coverage I Plans	Basic	Plus	Elite
TRAVEL			
Trip Cancellation	Trip Cost \$15,000 Maximum	Trip Cost \$100,000 Maximum	Trip Cost \$100,000 Maximum
Trip Interruption	100% Trip Cost	125% Trip Cost	150% Trip Cost
Single Supplement	Included	Included	Included
Travel Delay- Min 12 hours Delay	\$100/ Day Max: \$500	\$200/ Day Max: \$1,000	\$250/ Day Max: \$1,500
Trip Cancellation/ Trip Interruption Named Perils	<u>Financial Default</u> : N/A <u>Terrorism</u> : Included <u>Strike</u> : Included	<u>Financial Default</u> : Included (must purchase the insurance within 21 days of initial deposit) <u>Terrorism</u> : Included <u>Strike</u> : Included	<u>Financial Default</u> : Included (must purchase the insurance within 21 days of initial deposit) <u>Terrorism</u> : Included <u>Strike</u> : Included
Missed Connection- Minimum of 3 hour Delay	\$500	\$1,000	\$1,500
Reimbursement of Miles & Reward Points	\$50	\$75	\$75
EMERGENCY TRAVEL			
Emergency Medical Evacuation/ Repatriation of Remains	\$100,000	\$500,000	\$1 Million (including choice of hospital).
Search and Rescue	Not Covered	Not Covered	\$5,000
Medical Repatriation	Included	Included	Included
ACCIDENT & HEALTH			
Accident and Sickness Medical Expense	\$50,000	\$100,000	\$150,000 (Primary)
Emergency Dental	\$500	\$750	\$1,000 (Primary)
AD&D	Not Covered	\$25,000 Principal Sum	\$50,000 Principal Sum
PROPERTY COVERAGE			
Baggage Delay – Min 12 Hours Delay	\$100	\$300	\$500
Baggage and Personal Effects (includes Lost Passport and Visa Replacement Expense)	\$250/article \$100 passport/ visa \$500 Valuables Max: \$500	\$250/article \$100 passport/ visa \$500 Valuables Max: \$1,000	\$250/article \$100 passport/ visa \$1,000 Valuables Max: \$2,500
Sports Equipment Rental	N/A	\$750	\$1,500
Rental Car Damage	N/A	\$25,000	\$35,000
OPTIONS/UPGRADES-only available within 21 days of deposit with an additional premium			
Cancel for Any Reason Interruption for Any Reason	N/A	N/A	Optional 75% of Trip Cost
CONCIERGE TRAVEL ASSISTANCE			
Worldwide Concierge Service and Travel Assistance Services	Included	Included	Included

* There are certain restrictions, exclusions and limitations that apply to all coverages and services. 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 vary by state jurisdiction.

Travel Insurance Benefits of this Plan are underwritten By: United States Fire Insurance Company. On Call 24-Hour Assistance Services is a service and not underwritten by United States Fire Insurance Company.