

Travel Protection Plan Travel Insurance

Designed for
**National Geographic
Travelers**



INSURE FOR
Trip Cancellation

Trip Interruption & Missed Connection

Baggage Loss and Delay

Emergency Medical Expense and Evacuation

Cancel/Interruption for Any Reason option
and Pre-Existing Medical Condition Exclusion Waiver
available within 21 days of initial deposit

ENROLL NOW
www.travelinsure.com/natgeo
855-874-0252

Coverage Highlights

This is a brief summary of coverage. Restrictions Apply. For the complete Description of Coverage prior to purchase, please refer to www.travelinsure.com/natgeo.

Trip Cancellation

The plan will reimburse your nonrefundable, pre-paid Trip payments/deposits, up to the amount insured, if cancellation occurs before your scheduled departure because of unforeseen circumstances covered by the plan, such as Illness, Injury, Sickness, Death, Strike, Weather or a Terrorist Incident.

Reimbursement of Miles & Rewards

If you cancel your trip for a covered reason, benefits will be paid up to \$75 for any penalty cost of depositing the miles or rewards back in the account from which they were removed. This will not duplicate any benefits paid under the Trip Cancellation benefit.

Change Fee

The plan will pay a maximum of \$250 for the fees associated with a change to your air itinerary.

Missed Connection

The plan will reimburse you up to a maximum of \$1,500 for additional transportation costs and reasonable accommodations to catch up to your cruise or tour if you miss your group departure because your arrival at the Trip Destination is delayed 6 or more hours due to a covered reason.

Trip Interruption

The plan will reimburse (up to 150% of non-refundable trip cost) your nonrefundable, pre-paid and unused Trip payments when your Trip is interrupted after departure because of unforeseen circumstances covered by the plan. Coverage includes reimbursement for additional transportation expenses to join or rejoin the Trip or to return home.

Trip Delay

If your Trip is delayed 12 hours or more due to a covered reason, you will be reimbursed up to the plan maximum for reasonable additional expenses. Covered reasons include Illness, Injury, carrier-caused delays, and weather.

Medical Expense

The plan will pay primary coverage up to the maximum limit of coverage for reasonable and customary medical and surgical services of a Physician, nurse and/or Hospital as a result of an Injury or Sickness first occurring on your Trip. Covered expenditures include related medication expenses and emergency dental treatment while on the Trip.

Emergency Evacuation and Repatriation of Remains

The plan will pay up to the maximum limit of coverage for reasonable charges for Emergency Evacuation, required by the attending Physician due to Injury or Sickness, to the nearest adequate medical facility or home if medically necessary. Coverage also includes the cost of returning the insured's body home in the event of a death, return airfare home if previously evacuated to a medical facility within one year of original contracted return date if not covered elsewhere in the plan, and roundtrip airfare for a person to visit if you are alone (if hospitalized for at least seven days). All evacuations require advance notification to or authorization by On Call International.

Baggage and Personal Effects Loss/Baggage Delay

The plan will reimburse up to the Baggage & Personal Effects Loss maximum for lost, damaged, or stolen baggage, passports, or visas while on your Trip. The plan will pay up to the Baggage Delay maximum for the incidental purchase of personal effects if baggage is delayed more than 24 hours while you are on your trip. You must retain copies of your receipts for reimbursement.

Accidental Death and Dismemberment

In the unlikely event you are injured in an accident on the Trip that results in your death or dismemberment, the plan will pay up to the maximum limit on the Schedule of Benefits.

This document is a brief description of coverage provided under group policy number T210-MP and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and certificate for details. Coverage may vary by state. Plans are Underwritten by United States Fire Insurance Company.

Act Now for Optimum Coverage



What are the time-sensitive purchase provisions?

Buy NOW for maximum coverage. Your Trip Cancellation benefit begins to cover you the day after your enrollment is postmarked or the day after your transaction is completed online.

After your initial deposit/payment on your trip, you have up to 21 days to purchase the plan to include the following:

1. Pre-Existing Medical Condition Exclusion Waiver
2. Financial Default
3. Cancel/Interruption for Any Reason optional upgrade

For the complete Description of Coverage prior to purchase, please refer to www.travelinsure.com/natgeo.



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Common Questions

How much of my Trip Cost should I insure?

- Insure ALL pre-paid travel arrangements that have any cancellation penalties or restrictions.
- To be eligible for the Pre-Existing Medical Condition Exclusion Waiver and Cancel/Interruption for Any Reason you must insure 100% of the pre-paid, nonrefundable travel arrangements you indicate on the Enrollment Form (air and expedition cost) and you must purchase the insurance within 21 days of your initial deposit/payment.

You cannot insure arrangements for which you have made no payment (e.g.: frequent-flyer miles, credit vouchers, discount coupons, or certificates).



What if my dates or trip plans change or there is an increase in Trip Cost?

Notify Travel Insurance Services in writing and include the additional plan cost in order to obtain the additional coverage. Failure to insure 100% of your nonrefundable trip costs could result in the loss of eligibility for certain benefits such as the Pre-Existing Medical Condition Exclusion Waiver and the Cancel/Interruption for Any Reason option.



Rates

Age	Plan Rate	Plan with CFAR/IFAR Rate
0-50	5.75%	9.2%
51-60	7.25%	11.6%
61-70	8.25%	13.2%
71-75	9.25%	14.8%
76+	10.25%	16.4%

Include CFAR/IFAR upgrade

Payment Calculation

Example: A rate of 9.25% equals 9.25% of non-refundable trip cost or \$9.25 per \$100 of non-refundable trip cost. Participant's age is calculated as the age when the application is made (postmark date of the application or online submission form).

Per Person Trip Cost (minimum \$500; maximum \$100,000)	Rate (See chart above.)	Your Payment
1. \$	x	= \$
2. \$	x	= \$
3. \$	x	= \$
4. \$	x	= \$

Subtotal for all participants

\$5.00 x x = \$
participants # of travel days over 30

Total Payment Due (all shaded boxes)

Check enclosed (*please make payable to Travel Insurance Services*).

Charge my credit card: MasterCard Visa Discover Card

Card #:

Name on card:

Signature:

Expiration date: Security code:

Mail coverage confirmation to

Last name:

First name: Middle initial:

Mailing address:

City:

State: Zip:

Home phone: ()

Work phone: ()

Email address:

Check here if you prefer an email confirmation.

For complete terms and conditions found in the Descriptions of Coverage, go to www.travelinsure.com/natgeo

Signature:

Date:

YOU'VE BOOKED YOUR TRIP.

Act Today to Insure It... and Yourself!



Plan for the unexpected.

No one expects to cancel or interrupt a planned trip, but such events do occur and can be costly. Our Travel Protection Plan benefits you by:

- Covering your travel investment against Trip Cancellation or Interruption including missed connection for cruises
- Helping you cover travel medical expenses
- Adding trip planning flexibility with Cancel/Interruption for Any Reason (CFAR/IFAR) option
- Insuring your baggage for loss or delay
- Giving you access to 24-hour, multilingual, worldwide emergency assistance

Cover your travel investment.

Despite your best-laid plans, there are a number of factors that could prevent you from taking your trip. Some are personal: perhaps there's an unexpected illness or injury in your family. Others are out of your control: an airline or tour operator could declare financial default, or a terrorist incident could occur in a city listed on your itinerary. A trip cancellation or interruption can cause you to lose some or all of your investment.

The Travel Protection Plan's Trip Cancellation/Interruption benefit reimburses your covered trip cost when you cancel or interrupt a trip due to reasons covered by the plan.

Be ready for unexpected expenses.

If your flight is late or canceled due to a covered reason, Travel Protection's Trip Delay benefit will reimburse you up to \$250 a day for meals and hotels if you are delayed for more than 12 hours.

24-Hour Access to On Call International

Your plan includes 24-hour, worldwide, collect-call access to On Call International for emergency travel and evacuation arrangements. For other non-insurance services see Coverage Highlights.

Avoid costly travel medical expenses.

Medical plans and HMOs may only provide you limited coverage outside the United States, and Medicare may offer no coverage, leaving travelers with unexpected bills if a medical emergency strikes.

The Travel Protection Plan's \$50,000 primary Medical Expense benefit and \$500,000 Emergency Evacuation benefit covers you for emergency medical, emergency dental, and medical evacuation expenses incurred during your trip.

Insure your personal belongings against loss or delay.

Your baggage and personal possessions can be lost, stolen, or damaged anytime, anywhere in the world. Airlines may provide only limited coverage for your checked baggage and may not cover your carry-on items.

The Travel Protection Plan's Baggage Loss/Delay benefits cover loss or damage to your personal effects and can reimburse your purchase of necessities if your baggage is misdirected or lost for more than 24 hours.

Upgrade with Cancel/Interruption for Any Reason (CFAR/IFAR)

Upgrade the Travel Protection Plan with CFAR/IFAR and know that you can cancel your trip for any reason. With CFAR/IFAR, your pre-paid, nonrefundable trip payments are covered for up to 75% of your Total Trip Cost when you cancel or interrupt your trip for any reason not otherwise covered under the Trip Cancellation benefit. See Coverage Highlights for more details.

The optional Cancel/Interruption for Any Reason upgrade is not available to residents of NY; call 855-874-0252 for other options. (See Coverage Highlights for more details.)

See Common Questions section for important time-sensitive purchase provisions.

Schedule of Benefits

Trip Cancellation - \$100,000 Max	Up to insured Trip Cost* (\$100,000 maximum)
Trip Interruption	Up to 150% of non-refundable trip cost* (\$150,000 maximum)
Trip Delay	\$250 per day (\$1,500 maximum)
Medical Expense (primary)	\$50,000 (\$500 dental)
Emergency Evacuation & Repatriation of Remains	\$500,000
Baggage & Personal Effects Loss	\$2,000
Baggage Delay	\$100
Accidental Death & Dismemberment	\$50,000
Pre-Existing Medical Condition Exclusion Waiver	100% of non-refundable trip cost included for covered reasons if purchased within 21 days of initial trip deposit payment
Financial Default	100% of non-refundable trip cost included for covered reasons if purchased within 21 days of initial trip deposit payment
Reimbursement of Miles & Rewards	\$75
Change Fee	\$250
Missed Connection	\$1,500
Non-insurance Services	
On Call International 24-hour Travel Assistance and Concierge	Included services
Political & Natural Disaster Evacuation	\$100,000
Optional Upgrade	
Cancel/Interruption for Any Reason (CFAR/IFAR) if purchased	75% of non-refundable pre-paid Trip Cost (must be purchased within 21 days of initial trip deposit/payment). <i>Not available to residents of NY.</i>

*You must indicate in the Travel Information section of the Enrollment Form the types of pre-paid travel arrangements you are insuring. You must insure 100% of those arrangements that have any cancellation penalty or restriction. Insuring a lesser amount could result in the loss of eligibility for certain benefits such as the Pre-Existing Medical Condition Exclusion Waiver and the Cancel/Interruption for Any Reason option.

Enroll online: Visit www.travelinsure.com/natgeo and choose the Travel Insurance option that is best for you. You can do it all. ✓ Enroll. ✓ Pay with your credit card. ✓ Get instant confirmation. ✓ Print your official Travel Insurance and Description of Coverage. You may also view the details of the terms and conditions.

Or enroll by mail: Complete this Enrollment Form and include payment (credit card information, or check or money order in U.S. dollars drawn on a U.S. bank payable to Travel Insurance Services). Mail in the provided envelope.

General Exclusions

Benefits are not payable for any loss due to, arising from 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. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
5. 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;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
8. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
9. dental treatment (except as coverage is otherwise specifically provided herein);
10. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
11. a Pre-Existing Condition, as defined in the Certificate Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
12. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
13. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default;
14. a mental or nervous condition, unless hospitalized or Partially Hospitalized for that condition while the Certificate is in effect for You;

15. a loss that results from an illness, disease or other condition, event or circumstance which occurs at a time when the Certificate Plan is not in effect for You;
16. 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.
17. 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 Certificate, at the time of purchase of Coverage for a Trip.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Company will not pay for any expense as a result of any illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You: 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Certificate.

Waiver of the Pre-Existing Medical Condition Exclusion

The Pre-Existing Medical Condition Exclusion will be waived provided:

- a) Your Payment or Deposit for this plan and enrollment form are received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and
- b) You insure all pre-paid Trip costs that are subject to cancellation penalties or restrictions including any additional arrangements that are made; and
- c) You are not disabled from travel at the time Your premium is paid.

Enrollment Form (Please print)

Participant(s) Name:	Date of Birth
1. _____	_____ / ____ / ____ (mo day yr)
2. _____	_____ / ____ / ____ (mo day yr)
3. _____	_____ / ____ / ____ (mo day yr)
4. _____	_____ / ____ / ____ (mo day yr)

Travel Information

Departure date: _____ / ____ / ____ Return date: _____ / ____ / ____ Trip deposit date: _____ / ____ / ____
(mo day yr) (mo day yr) (mo day yr)

Trip Name: _____

Primary destinations: _____

Indicate the types of travel arrangements you are insuring.

Check all that apply:

- Air Expedition Cost Other Travel Arrangements

Travel Program:

- National Geographic Expeditions
 National Geographic Adventures
 Custom Trip, Lodge, or Other

Please Note

1. Plan Cost refunds: USI Affinity Travel Insurance Services is committed to providing products that will exceed expectations. If you are not completely satisfied, you can receive a refund of the plan cost, minus the service fee, provided you have made no claim against the plan. Your written request must be received by USI Affinity Travel Insurance Services within 15 days of the effective date of coverage provided it is not past the original departure date.

2. Enrollment confirmation: When you enroll online, you'll receive instant confirmation. If you enroll by mail, a confirmation will be mailed to you within three to five business days of receipt of your Enrollment Form by USI Affinity Travel Insurance Services.

3. For FAQs, a full Description of Coverage and USI Affinity Travel Insurance Services' Compensation Disclosure Statement, please visit www.travelinsure.com/natgeo.

I have read, understand, and agree to the terms and conditions of the coverage provided as described in the Description of Coverage.

Signature: _____

OFFICE USE ONLY		12/15
Cert# _____	PO#32565	
PM / /	Date Rec'd / /	