

Designed for Travelers of



National Trust for Historic Preservation
National Trust Tours

INSURE FOR

Trip Cancellation

Missed Connection

Baggage Loss and Delay

Emergency Medical Expense and Emergency Medical Evacuation

Early Purchase Advantages: Cancel for Any Reason option and Pre-Existing Medical Condition **Exclusion Waiver available** within 21 days of initial deposit

And more!

ENROLL NOW

www.travelinsure.com/nationaltrust 800-937-1387

YOU'VE BOOKED YOUR TRIP.

Act Today to Insure It... and Yourself!

Plan for the unexpected.

- What if you or a family member become sick or injured prior to your departure, or worse, during your trip? Who will coordinate your change in plans?
- What if inclement weather or a natural disaster strikes your home or destination just before or during your trip?
- What if your bags containing important prescriptions are lost? Who will you call to replace your medication?
- What if a terrorist incident occurs in your destination just before your trip?
- What if travel to your itinerary starting point is somehow delayed, causing you to miss the departure of your tour?

As you prepare for your vacation, these aren't scenarios you want to think about, but they can and do happen. Make sure you're prepared for the unpredictable, especially when you're traveling far from home.

Our Travel Plan supports you by:

- Covering your travel investment against Trip Cancellation and Interruption
- Providing Trip Delay and Missed Connection coverage for your cruise and tour
- Helping to cover unplanned medical expenses that occur while on your trip
- Adding trip planning flexibility with Cancel for Any Reason (CFAR)* option

 Giving you access to 24-hour, 365 day multilingual, worldwide emergency assistance.

• Insuring your Baggage for loss or delay

Cover your travel investment.

A trip cancellation or interruption can cause you to lose some or all of your investment. The Travel Plan's Trip Cancellation and Interruption benefits reimburse 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 cancelled or weather conditions prevent you from getting to your point of departure, the Travel Delay benefit will reimburse you up to \$200 a day for the non-refundable, unused portion of your covered trip cost, meals and hotels if you are delayed for more than 12 hours.

Avoid costly travel medical expenses.

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

The Travel Plan's \$50,000 Emergency Medical Expense benefit and \$500,000 Emergency Medical Evacuation benefit cover you for 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 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.



Cancel for Any Reason (CFAR) Option*

Upgrade the Travel Plan with CFAR so you have the option to cancel your trip for any reason. With CFAR, your pre-paid, nonrefundable trip payments are covered for up to 75% of your Total Trip Cost when you cancel your trip for any reason not otherwise covered under the Trip Cancellation benefit. See Coverage Highlights for more details.

Early Purchase Advantages

- 1. Pre-Existing Medical Condition Exclusion Waiver
- 2. Cancel for Any Reason* optional upgrade

To receive the Early Purchase Advantage benefits, you must purchase the Travel Plan within 21 days of your initial deposit/payment for your trip.

Act Now for Optimum Coverage

Even without the Early Purchase Advantages, your Trip Cancellation benefit begins to cover you the day after your enrollment is postmarked or the day after your transaction is completed online. To view the complete Policy prior to purchase, visit www.travelinsure.com/nationaltrust.

24-Hour Access to Assistance Abroad

Your plan includes 24-hour, 365 day, worldwide collect-call access to On Call International for emergency travel and evacuation arrangements.

Coverage highlights

This is a brief summary of coverage. Restrictions Apply. To view the complete Policy prior to purchase, visit www.travelinsure.com/nationaltrust.

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.

Trip Interruption

The plan will reimburse (up to 150% of trip cost) your nonrefundable, pre-paid, unused Trip costs 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.

Travel 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 carrier-caused delays and weather.

Missed Connection

The plan will reimburse you up to a maximum of \$2,500 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.

Emergency Medical Expense

The plan will pay for Emergency Medical Expenses, 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 costs and emergency dental treatment while on the Trip.





Emergency Medical Evacuation and Repatriation of Remains

The plan will pay up to the maximum limit of coverage for reasonable expenses for Emergency Medical Evacuation to transport you to the nearest adequate medical facility due to Injury or Sickness which occurs during your trip and is acute or life threatening. The Evacuation must be authorized by the local attending physician and arranged by On Call International . A Visit to Bedside benefit is provided and includes coverage for roundtrip airfare for a person of your choice to visit you when you are alone and hospitalized for at least seven days. Dependent children will be transported home if you are hospitalized for more than seven days. Coverage also includes the cost of returning your body home in the event of death.

Baggage and Personal Effects Loss/ Baggage Delay

The plan will reimburse up to the maximum limit for Baggage & Personal Effects, including passports and visas that are lost, damaged or stolen while on your Trip. The plan

Non-insurance Services***

The following services are included with the Travel Plan:

On Call International

Includes a full range of assistance services such as arranging emergency medical services/evacuations, medical monitoring, and 24-hour access to travel agents for help with emergency travel arrangements such as rebooking flights and making hotel arrangements.

Concierge

Includes services such as restaurant referrals/reservations, theater/concert and sporting event arrangements.

***Non-insurance Services are provided by On Call International.

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.



Cancel for Any Reason (CFAR) Option*

This option is available only if purchased within 21 days of initial trip payment/deposit. This benefit will reimburse your pre-paid, nonrefundable Trip payments/deposits up to 75% of Total Trip Cost if your Trip is cancelled for any reason not otherwise covered by the plan. To take advantage of this benefit you must purchase CFAR within 21 days of your initial Trip payment/deposit, insure all pre-paid Trip costs that are subject to cancellation penalties or restrictions and also insure within 21 days of the payment for those arrangements added to your trip, and cancel your Trip two days or more before your scheduled Trip Departure Date. *CFAR Not available to NY residents



Pre-Existing MEDICAL CONDITION EXCLUSION:

The Company will not pay for any expense as a result of 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 definition 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 Policy

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.

This document is a brief description of coverage provided under group policy number T210-CER and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for details.

Coverage may vary by state. Plans are underwritten by United States Fire Insurance Company.

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)
Travel Delay	\$200 per day (\$1,000 maximum)
Missed Connection	\$2,500
Emergency Medical Expense (excess)	\$50,000 (\$500 dental)
Emergency Medical Evacuation & Repatriation of Remains	\$500,000
Visit to bedside Return of dependent children	Included Included
Baggage & Personal Effects Loss	\$2,500
Baggage Delay	\$250
Accidental Death & Dismemberment	\$50,000
Pre-Existing Medical Condition Exclusion Waiver	Included if Plan is purchased within 21 days if initial trip deposit payment
Non-insurance Services	
On Call International 24-hour Travel Assistance and Concierge	Included services
Cancel for Any Reason (CFAR) C Early Purchase Advantage	Option:
Cancel for Any Reason (CFAR)*	75% of non-refundable pre-paid Trip Cost (must be purchased within 21 days of initial trip deposit/payment). *Not available to residents of NY.

**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 for Any Reason option.

Enroll online, by telephone or by mail today.

Mail Enrollment Form (Please print)

▶ Save the postage: enroll online today!

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Name:	Date of Birth
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Travel Information	

Departure date:	Return date:	Trip deposit date:
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Trip Name:			
•			

Primary	destinations:	
-		

Rail

Indicate the types of travel arrangements you are insuring. Check all that apply:

☐ Cruise ☐ Other

Land

Please Note

□Air

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- Enrollment 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. When you enroll online, you'll receive instant confirmation.
- 2. 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 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.

I have read, understand, and agree to the terms and conditions of the coverage provided as described in the Policy found on www.travelinsure.com/nationaltrust.

Signature:

Mail completed enrollment form to: USI Affinity Travel Insurance Services 1 International Plaza, Suite 400, Philadelphia, PA 19113

OFFICE USE ONLY		(01/15	
Cert#		PO#32246		
PM / /	Date Rec'd	/	/	

Rates

Age	Plan Rate	Plan with CFAR Rate
0–50	5.75%	8.75%
51–59	8.50%	12.75%
60–69	11.00%	16.50%
70-79	14.50%	21.75%
80 +	18.50%	27.50%

☐ Include CFAR upgrade

Per Person Trip Cost

Date

(min. \$500; max. \$100,000)

Payment Calculation

Example: A rate of 14.50% equals 14.50% of nonrefundable trip cost or 14.50% per \$100 of nonrefundable trip cost. Participant's age is calculated as the age when the application is made (postmark date of the application or online submission form).

Rate

(See chart above.)

Your Payment

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Signature												

See inside to learn about Early Purchase Advantages!



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