



You're giving your child wings to explore the world.

Make sure you also give them the protection of travel insurance.



AFFINITY

Travel Insurance Services

TRAVEL PROTECTION PLAN

Travel Insurance

Designed for
National Geographic Student Expedition Travelers

The Travel Protection Plan designed for National Geographic Student Expedition travelers offers coverage in the event of Trip Cancellation or Trip Interruption, plus coverage for medical care or emergency transportation and assistance while away from home. You can feel better knowing that your child has protection from the unexpected, wherever their travels take them.

ENROLL NOW:

855.874.0252

travelinsure.com/natgeostudent

Purchase within 21 days from program acceptance for most advantageous plan benefits.

WHY SHOULD I BUY A TRAVEL PROTECTION PLAN?

No one expects to interrupt a trip, but it happens – an accident, illness, an emergency back home. If these covered events cause your student to cancel or interrupt their trip, you could lose some or all prepaid trip expenses. The Travel Protection Plan for National Geographic Student Expeditions travelers provides coverage that can reimburse you... plus many other valuable benefits.

And did you know...? Most personal health insurance plans have very limited coverage outside the U.S., and some are limited even within the U.S. Medical expenses out of your plan's coverage area must be paid out of your own pocket. If that includes medical evacuation, your costs could reach \$50,000 or more. The Travel Protection Plan offers emergency medical coverage while traveling away from home.

PLAN RATE:
4.8% of trip cost



photography credit: Jacky You Li

Plan Benefits

Underwritten by Generali – U.S. Branch

| TRAVEL | |
|---|---------------------------|
| Trip Cancellation | 100% of Trip Cost Insured |
| Trip Interruption | 125% of Trip Cost Insured |
| Travel Delay (12 hours) | \$750 (\$150 per day) |
| Missed Connection (3 hours) | \$500 |
| Baggage Coverage | \$1,000 |
| Baggage Delay (12 hours) | \$250 |
| Medical and Dental | \$25,000 |
| Emergency Assistance and Transportation | \$100,000 |
| Accidental Death and Dismemberment - Travel Accident | \$15,000 |
| Coverage for Financial Insolvency | Included |
| NON-INSURANCE SERVICES | |
| 24-Hour Travel Assistance and Concierge | Included |

You should insure 100% of those arrangements that are subject to cancellation penalties or restrictions. Insuring a lesser amount will result in the loss of eligibility for the Pre-Existing Condition Exclusion Waiver. If you make additional non-refundable travel arrangements or change your travel dates after purchasing the Travel Protection Plan, remember to contact us to adjust your policy, keeping in mind the same early purchase time restrictions apply to new trip costs.



PLAN HIGHLIGHTS

TRIP CANCELLATION

Can reimburse non-refundable, pre-paid and unused trip payments/deposits for cancellations due to covered circumstances, such as illness, injury, weather, required academic examination or extension of the school year into trip dates.

TRIP INTERRUPTION

Can reimburse non-refundable, pre-paid and unused trip expenses and the cost of additional transportation expenses, when your trip is interrupted due to covered circumstances.

TRAVEL DELAY

Can reimburse for reasonable expenses, if trip is delayed 12 hours or more for covered reasons, such as accidents, lost passports, unannounced strike, Common Carrier-caused delays, and weather.

MISSED CONNECTION

Can reimburse for additional transportation expenses to join your trip, if your flight is canceled or delayed for 3 hours or more due to adverse weather.

MEDICAL AND DENTAL EXPENSE

Can reimburse for covered expenses incurred if an injury or illness first occurs on your trip. Includes medication expenses and medically necessary services ordered by a physician, as well as emergency dental treatment while on the trip.

EMERGENCY ASSISTANCE AND TRANSPORTATION

Can reimburse for emergency medical evacuation, round trip air fare for someone from home to visit while you recover (if you are traveling alone and are hospitalized for more than 7 days), and the cost of returning remains home (in the event of death). All evacuations require advance authorization by our service provider, Generali Global Assistance.

BAGGAGE AND BAGGAGE DELAY

Can reimburse for lost, damaged or stolen items, including passports and visas. Helps pay for incidental purchase of personal effects for baggage delayed more than 12 hours while on your trip.

PRE-EXISTING CONDITION EXCLUSION WAIVER

Waives exclusion for pre-existing medical conditions, provided you:

- Purchase the plan within 21 days of trip acceptance date (or within 24 hours of final trip payment if you reside in WA, IN, or AK);
- Insure 100% of pre-paid trip costs that are subject to cancellation penalties or restrictions; and
- Are medically able to travel at the time coverage is purchased.

NON-INSURANCE SERVICES*

Includes 24/7/365 access to worldwide travel, medical, and emergency assistance, plus concierge services.

**Non-insurance Services are provided by Generali Global Assistance.*



photography credit: Jacky You Li

WHO IS ELIGIBLE FOR THE PLAN?

This plan is available to middle school and high school students between the ages of 13-19 who are participating on a National Geographic Student Expedition.

HOW MUCH OF MY TRIP COST SHOULD I INSURE?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions up to a maximum trip cost of \$15,000 per person. Your Trip Cost may include the application fee, tuition, and travel costs such as airfare.

WHAT ARE THE EARLY PURCHASE ADVANTAGES?

After the date of your trip acceptance, you have a specific time limit to purchase coverage to be eligible for the following coverage benefit:

- **Pre-Existing Condition Exclusion Waiver**

To be eligible for the pre-existing condition exclusion waiver, you must purchase your travel protection plan within 21 days of your trip acceptance date (or within 24 hours of final trip payment for residents of WA, IN, and AK).

Read plan for details and conditions of Early Purchase Advantages.

WHAT HAPPENS IN THE EVENT OF FINANCIAL DEFAULT?

Your Trip Cancellation and Trip Interruption benefits include loss caused by Financial Default of an airline, cruise line or tour operator, provided you purchase the Travel Protection Plan prior to or within 24 hours of final trip payment. If alternate transportation is available, benefit will be limited to your airline change fee.

(There is no coverage for a trip cancellation or interruption caused by National Geographic Partners, LLC's bankruptcy.)

**ENROLL NOW:
855.874.0252**

travelinsure.com/natgeostudent

**Call Center Hours are
Monday-Friday,
9 a.m. – 7 p.m. Eastern Time.**



About USI Travel Insurance Services

Since 1973, Travel Insurance Services has been a leader in developing insurance plans for travelers around the world. Thousands trust Travel Insurance Services every year with their travel insurance needs.

**One International Plaza, Suite 400
Philadelphia, PA 19113**

**855.874.0252
natgeo@travelinsure.com**

Benefits and services are described on a general basis; certain conditions and exclusions apply. 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 policy with your existing life, health, home and automobile policies. The information contained herein is not part of an insurance policy and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern.

Travel Insurance is underwritten by: Generali U.S. Branch, New York, NY; NAIC #11231. Generali U.S. Branch operates under the following names: Generali Assicurazioni Generali S.p.A. (U.S. Branch) in California, Assicurazioni Generali - U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and the General Insurance Company of Trieste and Venice - U.S. Branch in Virginia. Generali U.S. Branch is admitted or licensed to do business in all states and the District of Columbia.

Generali is rated A (Excellent) by AM Best Company 2019. The plan also contains non-insurance Travel Assistance Services that are provided by Generali Global Assistance, and not by Generali US Branch. Coverages may vary and not all coverage is available in all jurisdictions. Louisiana, Maryland, and Oklahoma residents looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insurance Services.

Travel Protection Plans are administered by USI Insurance Services LLC d/b/a USI California Insurance Services LLC. License #OG11911.

Neither National Geographic Society nor National Geographic Partners LLC is an insurer, and neither has any liability for any coverage amounts.