



AFFINITY

Travel Insurance Services

TRAVEL PROTECTION PLAN

Travel Insurance

Designed for
**National Geographic
Travelers**

Plan for the unexpected.
Protect your travel
investment against
trip cancellation and
interruption, baggage
loss, emergency medical
expenses and more.

ENROLL NOW

Toll Free: 855-874-0252

travelinsure.com/natgeo



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 you to cancel or interrupt your trip, you could lose some or all of your prepaid trip expenses. The Travel Protection Plan for National Geographic Travelers provides coverage that can reimburse you ... plus many other valuable benefits.

ENROLL NOW

855-874-0252

Monday - Friday

9 a.m. - 7 p.m. ET

travelinsure.com/natgeo

PLAN BENEFITS

Underwritten by Generali - U.S. Branch

TRAVEL

Trip Cancellation*	Up to 100% of non-refundable, insured Trip Cost (maximum \$120,000)*
Trip Interruption*	Up to 150% of non-refundable, insured Trip Cost (maximum \$180,000)*
Travel Delay	\$250 per day (\$2,000 maximum)
Missed Connection	\$1,500
Baggage Coverage	\$2,000
Baggage Delay	\$100
Travel Accident - Death & Dismemberment	\$50,000
Medical and Dental	\$50,000
Emergency Medical Evacuation, Medical Repatriation, & Return of Remains	\$500,000
Visit to Bedside Return of Dependent Children	Included up to \$10,000 max. Included up to \$10,000 max.
Reimbursement of Miles and/or Reward Points	\$75
Pre-Existing Condition Exclusion Waiver	Eligible if plan is purchased within 21 days of the date your initial deposit/ payment is received (prior to or within 24 hours of final trip payment for residents of WA, IN and AK) and other conditions are met.
Financial Default As a covered reason for Trip Cancellation and Trip Interruption	Eligible if plan is purchased prior to or within 24 hours of final trip payment and other conditions are met.

OPTIONAL UPGRADE

Cancel for Any Reason (CFAR) <i>Additional cost applies. Not available to residents of NY.</i>	75% of non-refundable trip cost (<i>Must purchase within 21 days of initial deposit, or prior to or within 24 hours of initial trip deposit/payment for residents of WA, IN or AK.</i>)
--	---

NON-INSURANCE SERVICES

24-Hour Travel Assistance and Concierge	Included services
--	-------------------

**You must indicate in the Travel Information section of the Enrollment Form the types of pre-paid travel arrangements you are insuring. 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, as well as the Cancel For Any Reason option. 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.*



Travel Protection Plan

PLAN FOR THE UNEXPECTED

TRIP CANCELLATION

Can reimburse non-refundable, pre-paid and unused trip payments/deposits for cancellations due to covered circumstances, such as illness, injury, sickness, death, organized strike, weather or terrorist acts.

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 sickness 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 MEDICAL EVACUATION, MEDICAL REPATRIATION, AND RETURN OF REMAINS

Can reimburse for emergency medical evacuation, return airfare for your dependent children, 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 24 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 initial trip deposit/payment (or prior to 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.

OPTIONAL CANCEL FOR ANY REASON (CFAR) UPGRADE

May reimburse up to 75% of pre-paid non-refundable trip payments and deposits, if trip is canceled for any reason not covered by the plan. Trip must be canceled 48 hours or more prior to scheduled departure date. Additional costs and eligibility requirements apply; see plan details. Not available to residents of NY.

Certain limitations and exclusions may apply.

Go to travelinsure.com/natgeo for complete plan details.

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

HOW MUCH OF MY TRIP COST SHOULD I INSURE?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions.

WHAT ARE THE EARLY PURCHASE ADVANTAGES?

After your initial deposit/payment on your trip, you have up to 21 days to purchase coverage* to be eligible for:

- Cancel For Any Reason Optional Upgrade
- Pre-Existing Condition Exclusion Waiver

Note: Cancel For Any Reason is not available to residents of New York.

*For residents of WA, IN and AK the plan must be purchased prior to or within 24 hours of your final trip payment to qualify for the Pre-Existing Condition Exclusion Waiver, and prior to or within 24 hours of initial trip deposit/payment to qualify for Cancel For Any Reason coverage.

Read plan for details and conditions of Early Purchase Advantages.

WHAT HAPPENS IN THE INSTANCE 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 your final payment for your Trip. 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.)

WILL MY HEALTH INSURANCE COVER ME WHILE I'M TRAVELING?

Most health plans have limited coverage outside the U.S. and Medicare provides no coverage at all. All expenses must be paid out of your own pocket. If that includes medical evacuation, your costs could reach \$50,000 or more.



CALL NOW TO LEARN MORE OR ENROLL BY PHONE

855-874-0252

Monday - Friday, 9 a.m. - 7 p.m. ET

ENROLLMENT FORM (Please print)

RATES

Age	Standard Plan	Plan with Cancel For Any Reason (CFAR)
0-50	6.50%	9.95%
51-60	8.00%	12.35%
61-70	9.00%	13.95%
71-75	10.50%	16.05%
76+	11.50%	17.35%

Include CFAR upgrade

Payment Calculation

Example: A rate of 8% equals 8% of non-refundable trip cost or \$80 per \$1,000 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 form submission).

* For trips over 31 days, there is a per day surcharge. Call 855-874-0252 or visit travelinsure.com/natgeo for specifics.

Per Person Trip Cost (minimum \$500; maximum \$120,000)	Rate (See chart above)	Your Payment
1. \$ _____	x	= \$ _____
2. \$ _____	x	= \$ _____
3. \$ _____	x	= \$ _____
4. \$ _____	x	= \$ _____

Total Payment Due

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

Charge my credit card: MasterCard Visa Discover Card

Card #:

Name on card: _____

Signature: _____

Expiration date: _____

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 Policy, go to travelinsure.com/natgeo and click on Plan Details.

Signature _____ Date _____

Please detach form and mail in envelope provided.

Participant Name(s):

Note: all participants on policy must reside in same state.

Date of Birth

1. _____ / /
(mo day yr)
2. _____ / /
(mo day yr)
3. _____ / /
(mo day yr)
4. _____ / /
(mo day yr)

If you will have more than 4 people on the policy, please call us at 855-874-0252.

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:

Small Ship or River Cruise Expedition by Private Jet
 Private or Custom Expedition Land or Active Expedition
 Other _____

Please Note

1. 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.
2. For FAQs and full policy documents, please visit travelinsure.com/natgeo.
3. 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 10 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 (available online at travelinsure.com/natgeo).

Signature _____

OFFICE USE ONLY

01/18

Cert# _____ PO#32565

PM / / Date Rec'd / /

For faster service, enroll online at
travelinsure.com/natgeo or call toll free:
855-874-0252.

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.



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.

**3805 West Chester Pike #200
Newtown Square, PA 19073**

Toll Free: 855-874-0252
Email: natgeo@travelinsure.com
Web: travelinsure.com/natgeo