

ABOUT US

Established in 1973, Travel Insurance Services (TIS) is a national insurance agency/brokerage providing travel related insurance solutions for individuals, groups, organizations and businesses worldwide. TIS is located in Columbus, Ohio.
CA License#0G11911



IT'S FAST AND EASY TO
PROTECT
THE TRIP OF YOUR
DREAMS

Coverage Exclusions

Certain exclusions and limitations apply to each benefit and are detailed in the Policy.

For complete details go to: my.travelinsure.com/ohiostate

Disclosure

This is only a brief description of the coverage(s) available under Policy form series NSHTC 2500.

Insurance is underwritten by Nationwide®.

Please read the Policy carefully.

This is only a summary of our program. Please read the Policy carefully to fully understand the coverages, terms, conditions, limits and exclusions. Not all plans or coverages are available in every state. This summary does not replace or change any part of your Policy. If there is a conflict between this summary and the Policy, the Policy will control. Please contact us if you have any questions.

Travel Secure®

my.travelinsure.com/ohiostate

A flexible travel insurance plan with your choice of options and services

- Trip Cancellation and Interruption Coverage
- Worldwide Medical Expense and Emergency Medical Evacuation
- Optional Cancel for Any Reason
- 24-Hour Worldwide Assistance
- Complimentary 10-Day Look

WHY DO I NEED TRAVEL INSURANCE?

No one expects to cancel or interrupt a trip but it happens. What if a family member becomes sick, injured or dies? What if your tour operator, airline or cruise line declares bankruptcy? These are all events that could cause you to cancel or interrupt your trip and lose some or all of your pre-paid trip expenses.

With the Travel Secure plan, you can travel knowing you have Trip Cancellation/ Interruption benefits. You'll be provided coverage for your insured trip costs when you must cancel or interrupt a trip due to covered reasons.

Will my health insurance cover me while I'm traveling?

Medical policies and HMOs may provide you limited coverage outside of the United States. Medicare provides no coverage. That may leave you with high bills if a medical emergency strikes. If you need to be medically evacuated, costs to you can easily reach \$50,000 or more.

Travel Secure provides coverage for Medical and Dental Expense and Emergency Evacuation while you're away in addition to 24-hour access to Emergency Assistance Services.

What if I miss my cruise?

If you purchase the TravelSecure Elite Plan and you miss your cruise departure due to a cancelled or delayed flight of 3 hours or more due to inclement weather, the plan will pay the additional transportation expenses needed for you to join your departed cruise.

USI Travel Insurance Services

3070 Riverside Drive • Columbus, OH 43221 • select@travelinsure.com

Toll Free: 800-937-1387
my.travelinsure.com/ohiostate



Have questions? Want to enroll by phone?

Contact Customer Service: **800-937-1387** • Monday - Friday 9 a.m. - 7 p.m. EST



COVERAGE HIGHLIGHTS

Trip Cancellation

Will reimburse, up to the plan maximum, for pre-paid, non-refundable cancellation charges imposed by the travel supplier if cancellation occurs before your schedule departure date because of unforeseen circumstances such as illness, injury, death, strike, and weather. The plan will also reimburse reissue fees charged by the airline to retain your frequent flyer miles if not used to purchase another airline ticket for your trip.

Trip Interruption

Will reimburse up to the maximum if you are prevented from continuing or resuming your trip due to unforeseen circumstances such as illness, injury, death, strike and weather.

Trip Delay

Will reimburse additional expenses on a one-time basis, up to the plan maximum, if you are delayed en route to or from your trip for 12 or more hours due to an unforeseen hazard such as delay of Common Carrier, traffic accident, weather, or lost or stolen passport.

Emergency Medical Expense

Will pay for reasonable and customary emergency medical and surgical services of a physician, nurse or hospital as a result of a covered injury or sickness first occurring on your trip, up to the plan maximum. Included is anesthetics, x-ray examinations, laboratory tests, ambulance service, drugs, medicine and emergency dental treatment for injury to teeth.

Emergency Evacuation & Repatriation of Remains

Will pay reasonable charges for emergency medical evacuation ordered by a physician, for a covered injury or sickness, to the closest adequate medical facility using the most direct and economical conveyance and route possible. All evacuations require advance notice to the assistance company.

Pre-Existing Medical Condition Exclusion Waiver

The 60 day Pre-Existing Medical Condition Exclusion found in the plan is waived if coverage is purchased within 14 days of your initial payment/deposit for the Trip, provided you purchase the plan for the full trip cost and you are not disabled from travel at the time you purchase coverage.

Cancel for Any Reason (Elite only)

This benefit is available only with the TravelSecure Elite plan which will pay up to 70% of your pre-paid, forfeited, non-refundable payments/deposits for the covered trip provided:

- 1) you purchase the optional Cancel For Any Reason coverage within 14 days of your initial trip payment/deposit;
- 2) you insure the full cost of all non-refundable pre-paid trip arrangements;
- 3) you insure the full cost of any subsequently booked trip arrangements within 14 days of payment/confirmation for those additional arrangements
- 4) the trip is cancelled at least 2 days prior to the scheduled departure.

COMMON QUESTIONS

How much of my Trip Cost should I insure?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions. You cannot insure arrangements for which you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, certificates).

When should I buy travel insurance?

Buy NOW for maximum coverage. Your trip Cancellation coverage is effective the day after your transaction is completed online.

What are the Early Purchase provisions?

After your initial deposit/payment on your Trip, you have up to 14 days to purchase coverage to obtain the Pre-Existing Condition Exclusion Waiver. If you purchase the TravelSecure Elite plan within 14 days of your initial payment, you will also have the option to purchase the Cancel for Any Reason benefit.

What if I miss the early purchase 14-day period?

You may still purchase coverage at any time prior to departure, however, the coverage would not include the early purchase benefits.

What if my trip plans change or there is an increase in trip cost?

Notify Travel Insurance Services immediately in writing and include the additional plan cost in order to maintain the Early Purchase Benefits. Failure to keep your coverage at 100% of trip cost may cause loss of eligibility for certain benefits.



SCHEDULE OF BENEFITS

| Coverage Plans | Basic | Plus | Elite |
|---|---------------------------|-----------------------------|-----------------------------|
| TRAVEL PROTECTION | | | |
| Trip Cancellation | Trip Cost | Trip Cost | Trip Cost |
| Trip Interruption | 100% Trip Cost | 125% Trip Cost | 150% Trip Cost |
| Single Occupancy Supplement | Up to Trip Cost | Up to Trip Cost | Up to Trip Cost |
| Trip Delay – Min 12 hours Delay | \$150 / day Max: \$750 | \$200 / day Max: \$1,000 | \$250 / day Max: \$1,500 |
| Missed Connection | Not Covered | Not Covered | Min 3 hours delay, \$1,500 |
| EMERGENCY MEDICAL PROTECTION | | | |
| Emergency Medical Evacuation & Medically Necessary Repatriation | \$25,000 | \$100,000 | \$500,000 |
| Bedside Traveling Companion | Included | Included | Included |
| Return Minor Child | Included | Included | Included |
| Repatriation of Remains | \$25,000 | \$100,000 | \$500,000 |
| Emergency Accident & Sickness Medical Expense | \$25,000 | \$75,000 | \$150,000 |
| Emergency Dental / Deductible | \$500/\$0 | \$500/\$0 | \$500/\$0 |
| BAGGAGE/PROPERTY PROTECTION | | | |
| Baggage Delay – Min 24 hours Delay | \$100/day Max. \$100 | \$150/day Max. \$300 | \$200/day Max. \$600 |
| Baggage, Personal Effects & Sporting Equipment Loss | \$500 | \$1,000 | \$2,000 |
| Baggage & PE – Per Item / Valuables | \$250/\$500 | \$250/\$500 | \$250/\$500 |
| Property Damage | \$500 | \$1,000 | \$2,000 |
| Rental Car Collision | N/A | N/A | \$35,000 |
| TRAVEL ACCIDENT | | | |
| Accidental Death & Dismemberment – 24 hour | \$10,000 | \$25,000 | \$50,000 |
| Accidental Death & Dismemberment – Common Carrier | \$10,000 | \$25,000 | \$50,000 |
| ASSISTANCE BENEFITS AND SERVICES | | | |
| Worldwide Travel Assistance | Included | Included | Included |
| OPTIONAL PURCHASE UPGRADE | | | |
| Cancel for Any Reason | N/A | N/A | Optional-70% of trip cost |