

# How Our Adventure Plans Compare

Plan Benefits	Adventure (Plan # AR799)	Adventure Plus (Plan # AR799P)
Trip Cancellation	Insured Trip Cost	Insured Trip Cost
Trip Interruption	150% of Insured Trip Cost	150% of Insured Trip Cost
Trip Delay (6 hours or more)	\$200 Per Day \$1,000 Maximum	\$200 Per Day \$1,000 Maximum
Itinerary Change	\$250	\$250
Missed Connection	\$1,500	\$1,500
Medical Expense/Emergency Evacuation	<b>Primary Coverage</b> (No Deductibles)	<b>Primary Coverage</b> (No Deductibles)
Accident & Sickness Medical Expenses	\$100,000	\$100,000
Emergency Medical Evacuation & Repatriation of Remains	\$500,000	\$500,000
Political or Security Evacuation	\$25,000	\$25,000
24-Hour Accidental Death & Dismemberment	\$25,000	\$25,000
Baggage & Personal Effects	\$2,000	\$2,000
Baggage Delay (12 Hours or More)	\$200 Per Day \$400 Maximum	\$200 Per Day \$400 Maximum
Cancel For Any Reason*	Not Included	75% of Non-Refundable Trip Cost
<b>Non-Insurance Services</b>		
One Call 24-Hour Assistance Service	Included	Included
Global Xpi Medical Records Service	Included	Included

\* **The Cancel For Any Reason Benefit** is subject to: 1) payment for the plan being received within 15 days of the initial deposit/payment for the Trip; 2) insuring 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions; and 3) cancellation of the Trip two (2) days or more before the Scheduled Departure Date.

## INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction. **To review details of the plans online, go to: [tripmate.com/wpAR790](http://tripmate.com/wpAR790) or [tripmate.com/wpAR790P](http://tripmate.com/wpAR790P).**

At time of purchase, you will receive a Plan Document which describes the benefits and limitations in detail.

**One Call 24-Hour Assistance Service** and **Global Xpi Medical Records Service** are non-insurance services and are not insurance benefits underwritten by Arch Insurance Company.

## Coverage Designed For the Adventure Traveler

The Assure Adventure Plans have been designed exclusively for travelers participating in the types of activities and events not typically covered by most travel protection plans. For example, here is a **brief list of activities and events not excluded:**

- mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment)
- skydiving or parachuting
- parasailing
- hang gliding
- bungee cord jumping
- scuba diving
- running in marathons, 1/2 marathons and similar shorter foot racing events

Of course, the above is just a brief list of the types of events and activities we cover, there are just too many to list them all.

Participation in the following few events or activities **are not covered:**

- riding or driving in races, speed or endurance competitions or events (not including foot races)
- extreme skiing, skiing outside marked trails or heli-skiing or bodily contact sports
- participating as a professional in a stunt, athletic or sporting event or competition
- piloting or learning to pilot or acting as a member of the crew of any aircraft

Coverage Highlights	Adventure	Adventure Plus
Maximum Trip Cost	\$100,000	\$100,000
Maximum Trip Duration	120 Days	120 Days
Maximum Age	None	None
Pre-Existing Conditions Exclusion Waiver	Within 15 Days of Trip Deposit*	Within 15 Days of Trip Deposit*
Pre-Existing Condition Exclusion Look Back Period	60 Day Period	60 Day Period
Job Termination or transfer, required to work or merger/acquisition	✓	✓
Non-Medical Emergency Evacuation	✓	✓
Hospital of Choice	✓	✓
Pre-Existing Condition Exclusion only applies to an Insured who is Traveling	✓	✓
Trip Cancellation due to Hurricane Warning	✓	✓
Revocation of military leave or re-assignment (including war)	✓	✓
Normal pregnancy or attending a Family Member's childbirth	✓	✓
Unannounced Strike or inclement weather causing complete cessation of service by a common carrier for at least 12 hours	✓	✓
Terrorist Incident occurring in a city listed on the Trip itinerary within 30 days of Scheduled Departure Date	✓	✓
Bankruptcy/Default of a Travel Supplier	✓	✓
Residence, destination or workplace made uninhabitable by fire, flood or natural disaster	✓	✓
Extension of a school year in conflict with Trip dates	✓	✓

\* Provided: 1) Your payment for this plan is received within 15 days of your initial Trip deposit; 2) this is your first and only booking for this travel period and destination; and 3) You are not disabled from travel at the time You make Your payment for this plan.

## Optional Benefits

### Sports Coverage

This Sports Coverage provides up to \$1,000:

- If a Trip is canceled or interrupted due to a covered reason, coverage is provided for the unused non-refundable costs of pre-paid lift tickets, green fees, equipment rentals and lessons; and/or
- expenses for rental equipment if sporting equipment is lost, stolen, damaged, destroyed or delayed by a Common Carrier (for 12 hours or more) during the Trip for the reasons covered by the Baggage and Baggage Delay benefits.

### Extended Personal Property Pac

This optional benefit provides coverage up to \$1,000 under the Baggage/Personal Effects Benefit for: Business Equipment, Cell Phones, Laptops, Tablets & PDAs (a \$100 deductible applies). The Baggage Delay Benefit is extended to cover rental of Business Equipment to replace Business Equipment delayed 12 hours or more.

### Rental Car Damage

This optional benefit provides up to \$35,000 of coverage for damage due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not within the Insured's control to a car rented while in his/her possession on a Trip. This benefit pays for the lesser of: a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or b) the Actual Cash Value of the car, meaning purchase price less depreciation; or c) \$35,000.

### Accidental Death & Dismemberment

This optional benefit allows coverage to be added for Air Flight Accidental Death & Dismemberment. Three optional limits are available: \$100,000, \$250,000 or \$500,000.

## Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at [mhross.com](http://mhross.com) or call 1-800-423-3632.

#### Benefits are administered by:

**Trip Mate, Inc.** (in CA & UT, dba Trip Mate Insurance Agency)  
9225 Ward Parkway, Suite 200, Kansas City, MO, 64114

**Insurance Benefits are Underwritten By:** Arch Insurance Company.  
**24 Hour Assistance Service is provided by:** One Call Travel Services Network, Inc.

Benefits are not payable for any loss due to, arising or resulting from:

1. due to a Pre-Existing Condition, as defined in the plan. This Pre-Existing Condition exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;
2. 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;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
4. participating in maneuvers or training exercises of an armed service or police force of any country;
5. riding or driving in races, or speed or endurance competitions or events;
6. participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in extreme skiing, skiing outside marked trails or heli-skiing or bodily contact sports;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated or under the influence of any controlled substance unless taken as administered or prescribed by a Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal pregnancy (except complications of pregnancy) and/or resulting childbirth, except as otherwise covered under Trip Cancellation or Trip Interruption, or voluntarily induced abortion;
12. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
13. a loss or damage caused by detention, confiscation or destruction by customs official;
14. any non-emergent treatment or surgery, routine physical examinations, hearing aids, eye glasses, contacts or any Elective Treatment and Procedures;
15. any loss occurring during a Trip booked or taken for the purpose or intent of securing medical treatment;
16. 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;
17. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
18. a mental, or nervous or psychological disorder, unless Hospitalized for that condition while the plan is in effect for You;
19. a loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the plan is not in effect for You;
20. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
21. traveling against the advice of a Physician and any loss occurring during such a Trip;
22. expenses resulting from a motor vehicle accident, unless You are properly licensed to operate the vehicle at the place and time of the Accident.

## Travel Protection Plan Summary



*"People Who Care"*

## Advantage Series Assure Adventure Plans



**For Customer Service, call  
1-800-423-3632**

