



Travel Protectors
Have a safe trip.

18415 Lanier Island Square, Leesburg, VA 20176
1-877-515-9055 or 1-703-443-9055
www.travelprotectors.com or info@travelprotectors.com

Trip Cancellation and Trip Interruption Insurance Plans

Three options to fit any budget!

Option 1 - "ProtectAssist" WITH trip-cancellation and trip interruption coverage, health coverage, and medical evacuation.

"ProtectAssist" insurance is our most widely purchased plan because it is comprehensive and affordable. Aside from medical expense coverage, it offers coverage for trip cancellation and trip interruption.

It is Secondary Insurance. Secondary means that your USA health care provider may or may not be contacted to assist in defraying some of the medical costs incurred during your trip. **You can easily and inexpensively upgrade to Primary Insurance by adding the Umbrella Package below. This means we will pay major medical bills up front without contacting your USA healthcare provider!**

Note: DO NOT select the entire trip cost unless you are going to lose the entire amount if you cancel or interrupt your trip due to illness, injury or a major emergency. Doing so will mean you are over-paying for insurance.

One flat fee covers each traveler from 1-30 days. (One \$6.00 processing fee applies to all who reside at the same address).

Non - refundable trip cost (per person):	Age 0-34	Age 35-59	Age 60-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$1-\$500	\$24	\$36	\$40	\$51	\$60	\$91	\$102
\$501-\$1,000	\$41	\$52	\$65	\$89	\$108	\$139	\$172
\$1,001-\$1,500	\$53	\$71	\$89	\$117	\$154	\$183	\$242
\$1,501-\$2,000	\$72	\$94	\$123	\$166	\$201	\$238	\$311
\$2,001-\$2,500	\$92	\$118	\$152	\$205	\$248	\$294	\$381
\$2,501-\$3,000	\$111	\$139	\$181	\$245	\$295	\$347	\$453
\$3,501-\$4,000	\$148	\$162	\$240	\$323	\$388	\$467	\$592
\$4,001-\$4,500	\$165	\$185	\$303	\$362	\$434	\$528	\$662
\$4,501-\$5,000	\$184	\$206	\$340	\$401	\$481	\$590	\$731
\$5,001-\$5,500	\$211	\$244	\$374	\$472	\$528	\$662	\$802
\$5,501-\$6,000	\$237	\$281	\$407	\$516	\$575	\$733	\$873
\$6,001-\$6,500	\$258	\$307	\$444	\$561	\$621	\$801	\$943
\$6,501-\$7,000	\$279	\$333	\$481	\$605	\$667	\$869	\$1012
\$7,001-\$8,000	\$307	\$362	\$540	\$684	\$762	\$977	\$1155
\$8,001-\$9,000	\$345	\$392	\$598	\$764	\$856	\$1084	\$1295
\$9,001-\$10,000	\$382	\$422	\$659	\$842	\$953	\$1192	\$1439
\$10,001-\$11,000	\$438	\$491	\$752	\$958	\$1118	\$1391	\$1680



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“ProtectAssist” Benefits

■ **Up to \$25,000 - Medical Expenses:** Covers necessary medical expenses up to one year after the sickness or injury provided you received initial treatment while on your trip. (Increase medical expenses to \$50,000 per person by purchasing the “Umbrella Package” below.

■ **Up to \$500,000.00- Emergency Medical Evacuation and Repatriation of Remains:** Covers evacuation and transportation (as well as Repatriation of Remains) due to an injury or illness emanating from a sports activity or any other situation active or non-active. You will be medically transported by a medically trained staff/aircraft to the nearest Westernized facility with a medically-trained staff. We will then, under the same coverage, fly you home if necessary.

■ **Up to \$750 - Lost, Stolen, or Damaged Baggage & Personal Effects:** Reimburses you if your luggage or personal effects are lost, damaged, or stolen while you are on your trip.

■ **Up to \$250 - Missed Connection for three to less than 12 hours:** Reimburses for delay or cancellation of regularly scheduled airline.

■ **Up to \$1500 - Trip Delay:** (maximum \$150.00 per day). Coverage applies to the following: Airline-caused delay (including bad weather); You or Your Traveling Companion being delayed by a traffic accident while en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced strike, natural disaster.

■ **\$250 - Baggage Delay:** Reimbursement for essential items if your bags are delayed more than 12 hours.

■ **24/7/365 Emergency Assistance:** Emergency medical assistance for your peace of mind anywhere in the world.

■ **No Deductibles and No Co-pays**

Want more coverage in addition to the benefits above?

Purchase the Umbrella Package and receive these additional benefits*

■ **Medical Coverage: Additional \$25,000**

■ **Emergency Medical Transportation and Repatriation of Remains: Additional \$500,000**

■ **Primary Medical Coverage (instead of Secondary Coverage): INCLUDED**

AGE:	0-34	35-59	60-69	70-74	75-79	80-84	85+
Per-Person COST:	\$12	\$17	\$22	\$30	\$39	\$50	\$60

* Additional Umbrella Package rates do not include a \$3 policy fee



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OPTION 2 - "Trip Essential Basic" WITH trip-cancellation and trip interruption coverage, health coverage, and medical evacuation.

"Trip Essential Basic" is our most basic and affordable plan, with fewer benefits and some minor deductibles. It is Secondary Insurance. Secondary means your USA health care provider may or may not be contacted to assist in defraying some of the medical costs incurred during your trip. Health coverage, medical evacuation and trip cancellation are all included in the one fee you select below:

Note: Please DO NOT select the entire trip cost unless you are going to lose the entire amount if you cancel or interrupt your trip due to illness, injury or a major emergency. Doing so will mean you are over-paying for insurance.

One flat fee covers each traveler from 1-30 days. (One \$6.00 processing fee applies to all who reside at the same address).

Non - refundable trip cost (per person):	Age 0-34	Age 35-59	Age 60-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$1 - \$500	\$18	\$27	\$30	\$38	\$45	\$68	\$74
\$501 - \$1,000	\$31	\$39	\$49	\$67	\$81	\$105	\$125
\$1,001 - \$1,500	\$40	\$53	\$67	\$88	\$116	\$138	\$176
\$1,501 - \$2,000	\$54	\$71	\$92	\$125	\$151	\$179	\$227
\$2,001 - \$2,500	\$69	\$89	\$114	\$154	\$186	\$221	\$278
\$2,501 - \$3,000	\$83	\$105	\$136	\$184	\$222	\$261	\$330
\$3,001 - \$3,500	\$98	\$111	\$159	\$214	\$256	\$302	\$381
\$3,501 - \$4,000	\$111	\$122	\$180	\$243	\$292	\$351	\$432
\$4,001 - \$4,500	\$124	\$139	\$228	\$272	\$326	\$397	\$483
\$4,501 - \$5,000	\$138	\$155	\$256	\$302	\$362	\$444	\$533
\$5,501-\$6,000	\$178	\$211	\$306	\$388	\$432	\$551	\$636
\$6,001-\$6,500	\$194	\$231	\$334	\$422	\$467	\$602	\$687
\$6,501-\$7,000	\$210	\$250	\$362	\$455	\$502	\$653	\$738
\$7,001-\$8,000	\$231	\$272	\$406	\$514	\$573	\$735	\$842
\$8,001-\$9,000	\$259	\$295	\$450	\$575	\$644	\$815	\$944
\$9,001-\$10,000	\$287	\$317	\$496	\$633	\$717	\$896	\$1049
\$10,001-\$11,000	\$329	\$369	\$565	\$720	\$841	\$1046	\$1225

Increase medical expense coverage to \$30,000, instead of \$10,000, by adding the optional Medical Coverage below:

Optional Medical Coverage	0-34	35-59	60-69	70-74	75-79	80-84	85+
	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$15.00	\$20.00

Optional Additional Medical rates do not include a \$3 policy fee.



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"Trip Essential Basic" Benefits

- **Up to \$10,000** - (\$50.00 deductible applies) Medical Expenses: Covers necessary medical expenses up to one year after the sickness or injury provided you received initial treatment while on your trip. (For an additional premium you can be covered for a total of \$30,000). (See Optional Medical Coverage above).
- **Up to \$100,000** - Emergency Medical Evacuation and Repatriation of Remains: Covers evacuation and transportation and repatriation of remains due to an injury or illness emanating from a sports activity or any other situation active or non-active. You will be medically transported by a medically trained staff/aircraft to the nearest Westernized facility with a medically-trained staff. We will then, under the same coverage, fly you home if necessary.
- **Up to \$500** (\$50.00 deductible applies) for Lost, Stolen, or Damaged Baggage & Personal Effects: Reimburses you if your luggage or personal effects are lost, damaged, or stolen while you are on your trip.
- **Up to \$500** - Trip Delay: (maximum \$100.00 per day). Coverage applies to the following: Airline-caused delay (including bad weather); You or Your Traveling Companion being delayed by a traffic accident while en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced strike, natural disaster.
- **\$100.00** - Baggage Delay: Reimburses you for the purchase of essential items if your bags are delayed more than 24 hours.
- **24/7/365** Emergency Assistance: Emergency medical assistance for your peace of mind anywhere in the world.
- **No Co-pays**



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OPTION 3 - "Trip Essential Expanded"

Purchase TRIP ESSENTIAL BASIC **within fifteen days of your initial trip deposit** and have the option of purchasing our *Trip Essential Expanded Coverage* which includes all the coverage in the Essential Basic, listed above, plus the following:

- **CHILDREN RECEIVE FREE COVERAGE!** One child 16 or under will receive **FREE** coverage for every adult that purchases this travel insurance plan.
- **Pre-Existing Medical Condition Waiver** You don't have to worry about Pre-Existing medical conditions.
- **Trip Cost Financial Default Protection** Covers you if the tour operator, cruise line or airline declares bankruptcy more than fourteen days after the effective date of coverage under the policy. Coverage must be purchase within fifteen days of initial trip deposit to receive this coverage-see Description of Coverage for complete details. (Financial default is not covered for all suppliers.)
- **Coverage for a terrorist incident** in a city listed on your itinerary within 30 days of your scheduled arrival.
- **Flight Guard**
This addition of \$25,000 will cover you in the event of loss of life while you are traveling in the air.

Trip Essential Expanded

Non - refundable trip cost (per person):	Age 0-34	Age 35-59	Age 60-69	Age 70-74	Age 75-79	Age 80-84	Age 85+
\$1-\$500	\$20	\$30	\$34	\$43	\$51	\$77	\$85
\$501-\$1,000	\$35	\$44	\$55	\$75	\$96	\$123	\$145
\$1,001-\$1,500	\$45	\$60	\$75	\$99	\$136	\$161	\$205
\$1,501-\$2,000	\$61	\$80	\$104	\$142	\$175	\$207	\$263
\$2,001-\$2,500	\$78	\$100	\$128	\$174	\$214	\$254	\$330
\$2,501-\$3,000	\$95	\$118	\$154	\$208	\$256	\$297	\$390
\$3,001-\$3,500	\$111	\$125	\$180	\$242	\$292	\$341	\$447
\$3,501-\$4,000	\$126	\$137	\$204	\$274	\$332	\$396	\$501
\$4,001-\$4,500	\$142	\$157	\$260	\$310	\$371	\$459	\$562
\$4,501-\$5,000	\$158	\$178	\$291	\$346	\$412	\$513	\$619
\$5,001-\$5,500	\$182	\$210	\$319	\$403	\$451	\$573	\$678
\$5,501-\$6,000	\$203	\$240	\$347	\$441	\$491	\$632	\$738
\$6,001-\$6,500	\$220	\$262	\$379	\$479	\$530	\$694	\$795
\$6,501-\$7,000	\$239	\$284	\$413	\$519	\$573	\$755	\$860
\$7,001-\$8,000	\$263	\$309	\$462	\$586	\$653	\$847	\$977
\$8,001-\$9,000	\$295	\$334	\$512	\$654	\$734	\$946	\$1102
\$9,001-\$10,000	\$328	\$363	\$567	\$723	\$822	\$1044	\$1226

- **Umbrella Package**
Medical and emergency evacuation benefits will double in coverage. You will no longer have deductibles for the Medical and Baggage coverages. You will also receive a detailed pre-trip travel advisory. Available with Expanded only. (Cannot be purchased separately.)



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Additional Umbrella Package	\$10	\$15	\$20	\$25	\$35	\$45	\$55
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Additional Umbrella Package rates do not include a \$3 policy fee.

Additional Flight Guard Protection

Accident coverage up to \$500,000 for loss of life for the Insured while flying.

\$100,000	\$9
\$200,000	\$18
\$300,000	\$27
\$400,000	\$36
\$500,000	\$45

Renter's Collision Insurance

\$25,000 in primary coverage. Covers collision damage to a rental car for which the car rental contract holds you responsible.

\$7 per day, per car
