



## GroupCollect Plan Comparison

Schedule of Insurance Benefits	Maximum Benefit Amount	Standard Plan F561S	Enhanced Plan F561E
Cancel For Any Reason Benefit*	75% of Non-Refundable Trip Cost	✓	✓
Trip Cancellation**	up to 100% of the non-refundable insured Trip Cost	✓	✓
Single Supplement	included	✓	✓
Trip Interruption**	up to 100% of the non-refundable insured Trip Cost	✓	✓
Single Supplement	included	✓	✓
Additional Trip Interruption	Included under Trip Interruption benefit Maximum	✓	✓
Travel Companion Hospitalization	up to \$150 Per Day, Limited to 5 Days	✓	✓
Missed Connection	\$500	✓	✓
Trip Delay	up to \$150 Per Day, to a Maximum of \$750	✓	✓
Accident & Sickness Medical Expense	\$25,000	✓	✓
Dental Expense Sublimit	\$750	✓	✓
Medical Evacuation & Repatriation of Remains	\$100,000	✓	✓
Additional Medical Evacuation: Transportation Of Children/Child	included	✓	✓
Bedside Visit Transportation to Join You	included	✓	✓
Political or Security Evacuation & Natural Disaster Evacuation	\$25,000	✓	✓
Baggage and Personal Effects	\$1,500	✓	✓
Passport, Visa or Other Travel Documents Replacement	\$100	✓	✓
Credit Card Charges and Interest Per Article Limit	\$50	✓	✓
Items Subject to Special Limitations	\$300	✓	✓
Baggage Delay	\$600 Maximum Combined	✓	✓
	\$300	✓	✓
	Up to \$50 to expedite the Return	✓	✓

\*Not available to NY Residents. Additional terms apply.

\*\*Benefits are only payable if trip is cancelled/interrupted due to a covered peril.

Plan	Rate
Standard (F561S) For Trips Under \$299	4.55% of Trip Cost \$14
Enhanced (F561E) For Trips Under \$299	7.60% of Trip Cost \$23

Contains Insurance and Non-Insurance Assistance Services.

**CANCEL FOR ANY REASON BENEFIT\*** - If You cancel Your Trip for any reason not otherwise

covered by this Plan, benefits will be paid for 75% of the unused, forfeited, prepaid non-refundable Payments or Deposits You paid for Your Trip provided: a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and b) You cancel Your Trip no later than 2 days prior to the Scheduled Departure Date of Your Trip. This Cancel for Any Reason Benefit does not cover the failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason. These benefit(s) will not duplicate a ny other benefits payable under the plan or any coverage(s) attached to the plan.

**TRIP CANCELLATION** - Protects the unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason.

**TRIP INTERRUPTION** - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits for land or water Travel Arrangements for Your Trip, plus the Additional Transportation Cost paid, if Your Trip is interrupted for a covered reason.

**MISSED CONNECTION** - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits paid to the Travel Supplier for the land or water Travel Arrangements You purchased for Your Trip, plus the additional transportation cost to join Your trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 consecutive hours or more for a covered reason.

**TRIP DELAY** - Assists with Reasonable Expenses incurred when You are delayed 8 consecutive hours or more while en route to or from or during the course of Your Trip for a covered reason.

**ACCIDENT & SICKNESS MEDICAL EXPENSE** - Provides Medical Expense benefits for a covered Sickness or covered injury incurred while on Your Trip.

**MEDICAL EVACUATION & REPATRIATION OF REMAINS** - Among other things, this reimburses transportation expenses incurred to transport you to the nearest medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life threatening during Your Trip.

**POLITICAL OR SECURITY EVACUATION & NATURAL DISASTER EVACUATION** - Can cover reasonable Political or Security Evacuation or reasonable Natural Disaster Evacuation expenses and Related Costs incurred for Your transportation, if You must interrupt Your Trip for a covered Political or Security Event or Natural Disaster Event and while traveling outside Your Home Country.

**BAGGAGE & PERSONAL EFFECTS** - Provides reimbursement when your Baggage or personal belongings are damaged, destroyed, lost or stolen during Your Trip.

**BAGGAGE DELAY** - Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed or misdirected by a Common Carrier for at least 12 consecutive hours or more.

**Waiver of the Pre-Existing Medical Condition Exclusion:** exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 14 days of the date Your Initial Payment or Deposit for Your Trip is received; and (b) You are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.

\*See back for exclusions & limitations.