



Travel Protection Plan Summary

for Plan # F525C



CARIBBEAN
HOTEL & TOURISM
ASSOCIATION



Remember that when the Travel Protection Plan is purchased within 21 days of the date Your initial Payment or Deposit for Your Trip is received, the exclusion for Pre-Existing Medical Conditions will be waived, provided You are not disabled from travel at the time Your plan payment has been paid.



Schedule Of Benefits

Schedule of Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,000
Travel Delay	\$1,000
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$500,000
Accidental Death and Dismemberment	\$25,000
Baggage and Personal Effects	\$1,000
Baggage Delay	\$500

Non-Insurance Services

Generali Global Assistance
Global Xpi Medical Records Services

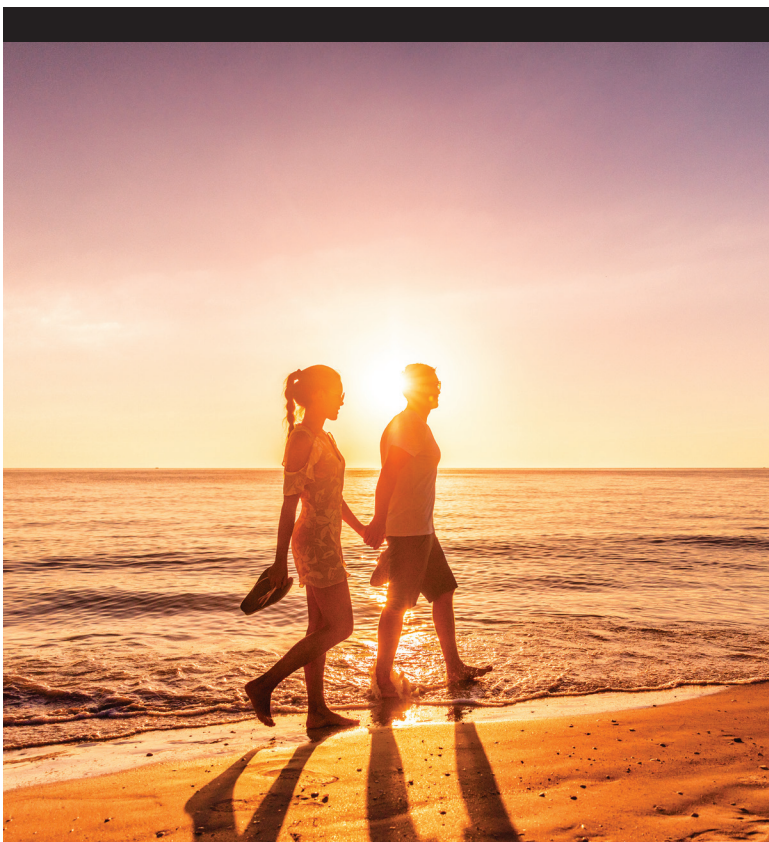
Information You Need To Know

Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. 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 and not all coverage is available in all states/jurisdictions.

To review full plan details online, go to: cta.tripassure.com

Plan Payments are for the full travel protection plan, which consists Insurance Benefits and Non-Insurance Assistance Services.

If You are not satisfied for any reason, You may return Your Plan Document to Your Travel Supplier within 14 days after receipt. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning.



Benefit Summary

TRIP CANCELLATION - Can protect the Prepaid Payments or Deposits You paid for Your covered Travel Arrangements in the event You have to cancel due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION - Can provide You with a reimbursement for the unused non-refundable land or water Travel Arrangements for Your Trip, plus the Additional Transportation cost paid, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION - Can provide You with a reimbursement for the unused portions of Your Travel Arrangements, plus the Additional Transportation Cost to join Your trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

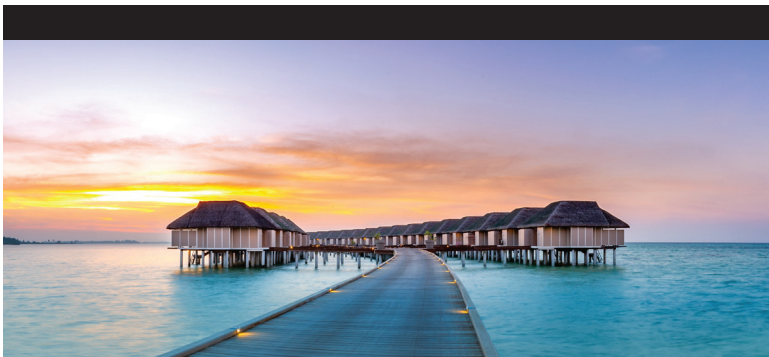
TRAVEL DELAY - Can assist with additional travel expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, telephone call, and local transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION - Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return you home.

ACCIDENTAL DEATH & DISMEMBERMENT - Can provide coverage for loss of life, limb or sight resulting from an Injury occurring during Your Trip.

BAGGAGE & PERSONAL EFFECTS - Can provide reimbursement when Your baggage or personal belongings are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY - Can provide reimbursement for the purchase of reasonable additional clothing and personal items purchased by you if your Baggage is delayed 24 hours or more.



Coverage Summary

The Travel Protection Plan helps protect Your covered travel arrangements (arranged by any entity or organization that coordinates or supplies travel services for You) if You to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness, Injury, or death of you, a Family Member, Traveling Companion, or Business Partner;
- You or a Traveling Companion being hijacked, quarantined, or required to serve on a jury;
- Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;
- You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- Felonious assault of You and Your Traveling Companion;
- Unannounced Strike, mechanical breakdown or Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- a documented theft of passports or visas;
- Bankruptcy or Default of an airline causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Plan has been purchased within 21 days of the date Your initial Payment or Deposit for Your Trip received;
- A cancellation of Your Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Missed Connection Benefit.

Plans contain additional covered reasons not discussed above. Additional terms, conditions and limitations apply to many of the covered reasons for Trip Interruption discussed above. Please review the full plan details online at chta.tripassure.com

Limitations & Exclusions

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

1. 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;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;



Limitations & Exclusions (*continued.*)

4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race or scuba diving if the depth exceeds 120 feet 40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
11. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
14. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
15. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
19. 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;
20. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
21. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
22. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; or
23. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

Excess Insurance: The insurance provided by this Plan shall be in excess of all other valid and collectible insurance or indemnity



Generali Global Assistance Non-Insurance Service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

A complete list of these services is included in your Plan Document.

To contact Generali Global Assistance:

Within U.S & Canada
1-833-430-3653

Collect Worldwide
1-954-308-3925

Access Your Medical Records Online

Access Your Medical Records Online With Global Xpi, you can relax knowing your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, wherever internet access is available. Register at globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code: F525C

These Services are Provided by: Global Xpi, a Trip Mate brand.

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 cta.tripassure.com or call **1-844-287-8431**.

Insurance Benefits are underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP401 et. al. The Plan # is **F525C**

Non-Insurance Services: Are not insurance benefits underwritten by United States Fire Insurance Company. Generali Global 24-Hour Assistance is provided by: Generali and Global Xpi Medical Records Services are provided by Trip Mate.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency - CA license #0805270) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-844-287-8431.