

HARBOR

TRAVEL INSURANCE



TRAVEL ASSISTANCE AND EVACUATION SERVICE

BENEFITS (Evacuation and Assistance)	Max Benefit per Insured
Travel Assistance	Included
Aggregate Evacuation Limit	\$250,000
Medical Evacuation Limit	\$250,000
Mortal Remains Transport Limit	\$15,000

TRAVEL INSURANCE

Trip Cancellation	Up to 100% of Trip Cost
Trip Interruption	150% of Trip Cost Limit
Trip Cancellation For Any Reason (CFAR)	Up to 75% of Trip Cost – Optional for additional cost
Airline Ticket Change Fee	\$250
Single Occupancy Supplement	Included
Missed Connection	\$1,000
Trip Delay	Min of 3 hours delay \$200 per day; Max \$1000
Baggage Delay	Min of 12 hours delay Daily Limit \$100 Max Benefit \$500
Baggage & Personal Effects	\$2,500 Per Article: \$250, Combined Max Limit For De- scribed Property: \$250
Accidental Death & Dismemberment	Principal Sum: \$25,000
Accidental Death & Dismemberment – Air Only	Principal Sum: \$100,000
Emergency Accident and Emergency Sickness Medical Expense	\$100,000
Pre-Existing Conditions Waiver	Applies when conditions are met

HARBOR TRAVEL INSURANCE PROVIDES INDUSTRY STANDARD TRAVEL INSURANCE FOR BUDGET-CONSCIOUS TRAVELERS.

IN PARTNERSHIP WITH



CRITICAL BENEFITS INCLUDE

- Medical evacuation to the nearest suitable hospital as directed by a physician if medically required
- Primary Medical expense, emergency dental coverage, baggage loss and more (no trip cancellation/interruption)
- Trip Cancellation and Interruption

PRICING VARIES BASED ON AGE, TRIP LENGTH, AND TRIP COST.

FOR DETAILED PRICES, PLEASE VISIT:
HARBORTRAVELINSURANCE.COM/ISABROKERS

Harbor Travel Insurance™ is powered by **Redpoint Resolutions**, a medical and travel security risk company.

REDPOINT COVERS NEARLY 10 MILLION PEOPLE WORLDWIDE AND HAS EVACUATED CLIENTS FROM ALL SEVEN CONTINENTS.

TRAVEL INSURANCE COVERAGE

TRIP CANCELLATION: We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from taking Your Covered Trip due to any of the Unforeseen Events listed below occurring on or after the Effective Date of the Policy. Maximum trip length is also shown on the Schedule of Benefits. We will pay You for the following:

(a) The amount of forfeited, non-refundable, and unused Payments or Deposits; or (b) Additional cost incurred if the Travel Supplier cancels Your Covered Trip due to an Unforeseen Event and You elect to utilize the service of a replacement Travel Supplier. In no event shall the amount We pay exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Benefits. **Single Occupancy:** We will pay You, up to the maximum shown on the Schedule of Benefits, for the additional cost incurred during the Covered Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his or her Covered Trip delayed, canceled or interrupted due to an Unforeseen Event occurring on or after the Effective Date of the Policy and You do not cancel Your Covered Trip.

TRIP INTERRUPTION: We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from continuing or resuming Your Covered Trip due to any of the Unforeseen Events listed below occurring on or after the Effective Date of the Policy. We will pay You: (a) for the unused, non-refundable travel arrangements prepaid to the Travel Supplier(s); (b) additional transportation expenses incurred by You; or (c) return air travel up to the lesser of the cost of an economy flight or the amount shown on the Schedule of Benefits. In no event shall the amount We pay exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Benefits.

TRIP CANCELLATION FOR ANY REASON: This coverage is Optional and must be indicated as applicable on Your Schedule of Benefits. If You are prevented from taking the Covered Trip for any reason not otherwise excluded, We will reimburse You or Your designated representative for 75% of the prepaid, forfeited, non-refundable Payments or Deposits for the Covered Trip arrangement(s), provided the following conditions are met: (a) this coverage is purchased within 14 days of the date the initial Payment or Deposit is paid and You insure the cost of any subsequent arrangement(s) added to the same Covered Trip within 14 days of the date of Payment or Deposit for any such subsequent Covered Trip arrangement(s); and (b) this insurance coverage is purchased for the full cost of all non-refundable prepaid Covered Trip arrangements; and (c) You or Your designated representative cancels the Covered Trip no less than 2 days prior to the Scheduled Departure Date. This coverage will be terminated, no benefits will be paid and any premium paid for this coverage will be refunded if the full costs of all prepaid, non-refundable Covered Trip arrangements are not insured.

MEDICAL EVACUATION SERVICES: Covers evacuation to the nearest suitable hospital as directed by a physician if medically required.

AIRLINE TICKET CHANGE FEE: We will pay the amount shown on the Schedule of Benefits if You have to change the dates of Your airline ticket for the following reasons and the airline charges You a penalty or change fee: (a) Any Unforeseen Event occurring on or after the Effective Date of the Policy listed under the Trip Cancellation and Trip Interruption benefits; (b) You or Your Traveling Companion are delayed by Inclement Weather while en route to a departure provided You or Your Traveling Companion were scheduled to arrive at the point of departure at least 1 hour before the scheduled time of departure; or (c) Your medical emergency or that of a Traveling Companion or a Family Member. The medical emergency requires a documented examination by a Physician.

MISSED CONNECTION: We will pay the benefit shown on the Schedule of Benefits if You missed a connecting flight during Your Covered Trip due to cancellation or delay for at least the number of hours shown on the Schedule of Benefits of all regularly scheduled airline flights due to Inclement Weather or any delay caused by a Common Carrier. Benefits of up to the amount shown on the Schedule of Benefits are provided to cover: (a) additional transportation expenses needed for You to join the departed Covered Trip; (b) reasonable accommodations and meal expenses; and (c) non-refundable Covered Trip payments for the unused portion of Your Covered Trip. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to You if You are able to meet Your scheduled connection departure but cancel Your Covered Trip due to Inclement Weather.

TRIP DELAY: We will pay Your additional expenses on a one-time basis, up to the maximum shown on the Schedule of Benefits, if You are delayed en route to or from the Covered Trip for at least the number of hours shown on the Schedule of Benefits due to an Unforeseen Event For the Trip Cancellation and Trip Inter

ruption benefits occurring on or after the Effective Date of the Policy. Additional Expenses include: (a) any prepaid, unused, non-refundable land, air or water accommodations (b) any reasonable additional expenses incurred (meals, accommodations, local transportation, and telephone calls); (c) an Economy Fare from the point where You interrupted Your Covered Trip to a destination where You can resume Your Covered Trip; or (d) a one-way Economy Fare to return You to Your originally scheduled return destination.

BAGGAGE INSURANCE COVERAGE

BAGGAGE DELAY: We will pay You for the expense of replacing necessary personal effects, up to the maximum shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for at least the number of hours shown on the Schedule of Benefits, while on a Covered Trip, except for return travel to Your primary residence. This coverage is conditioned on You being a ticketed passenger on a Common Carrier. All claims must be verified by the Common Carrier who must certify the delay or misdirection. Receipts for the purchase or replacement of necessary personal effects must accompany any claim.

BAGGAGE/PERSONAL EFFECTS: We will pay You up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to Baggage and personal effects, provided that You, Your Traveling Companion or Your Family Member has taken all reasonable measures to protect, save and/or recover the property at all times. The Baggage and personal effects must be owned by and accompany You during the Covered Trip. Original receipts and a police report from the local jurisdiction (in the event of theft) must be provided for reimbursement. You have checked Your Baggage with a Common Carrier and delivery is delayed, coverage for Baggage will be extended until the Common Carrier delivers the property.

MEDICAL EXPENSE & OTHER INSURANCE COVERAGE

ACCIDENTAL DEATH AND DISMEMBERMENT: We will pay a percentage of the Principal Sum listed in the Schedule of Benefits when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table of Losses below. The loss must occur within 365 days after the date of the Accident causing the loss.

EMERGENCY ACCIDENT AND EMERGENCY SICKNESS MEDICAL EXPENSE: We will pay Reasonable and Customary Charges up to the maximum limit shown on the Schedule of Benefits, subject to the Deductible, if You incur necessary Covered Expenses while on your Covered Trip and as a result of an Accidental Injury or Emergency Sickness that first manifests itself during the Covered Trip.

ASSISTANCE SERVICES

Travel assistance, medical consultation, security consultation and intelligence services are provided by Redpoint Resolutions, an elite team of special operations veterans, Stanford Medicine affiliated physicians, paramedics, nurses, and other medical and security professionals.

MEDICAL & SECURITY CONSULTATIONS: Critical medical advice from paramedics, nurses and physicians, combined with expert security consulting services from military and intelligence veterans.

TRAVEL ASSISTANCE: Travel assistance services to include passport assistance, prescription refill, payment guarantees, cash advance and more.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

We will waive the pre-existing medical condition exclusion up to the Trip Cost per person if the following conditions are met: 1. The Eligible Person purchases the travel protection insurance within 14 days of making the Initial Trip Payment; 2. The amount of insurance coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the cost of any subsequent arrangement(s) added to the same Trip are insured within 14 days of the date of payment or deposit for any subsequent Trip arrangement(s); and 3. An Insured is medically able to travel when premium is paid.

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.