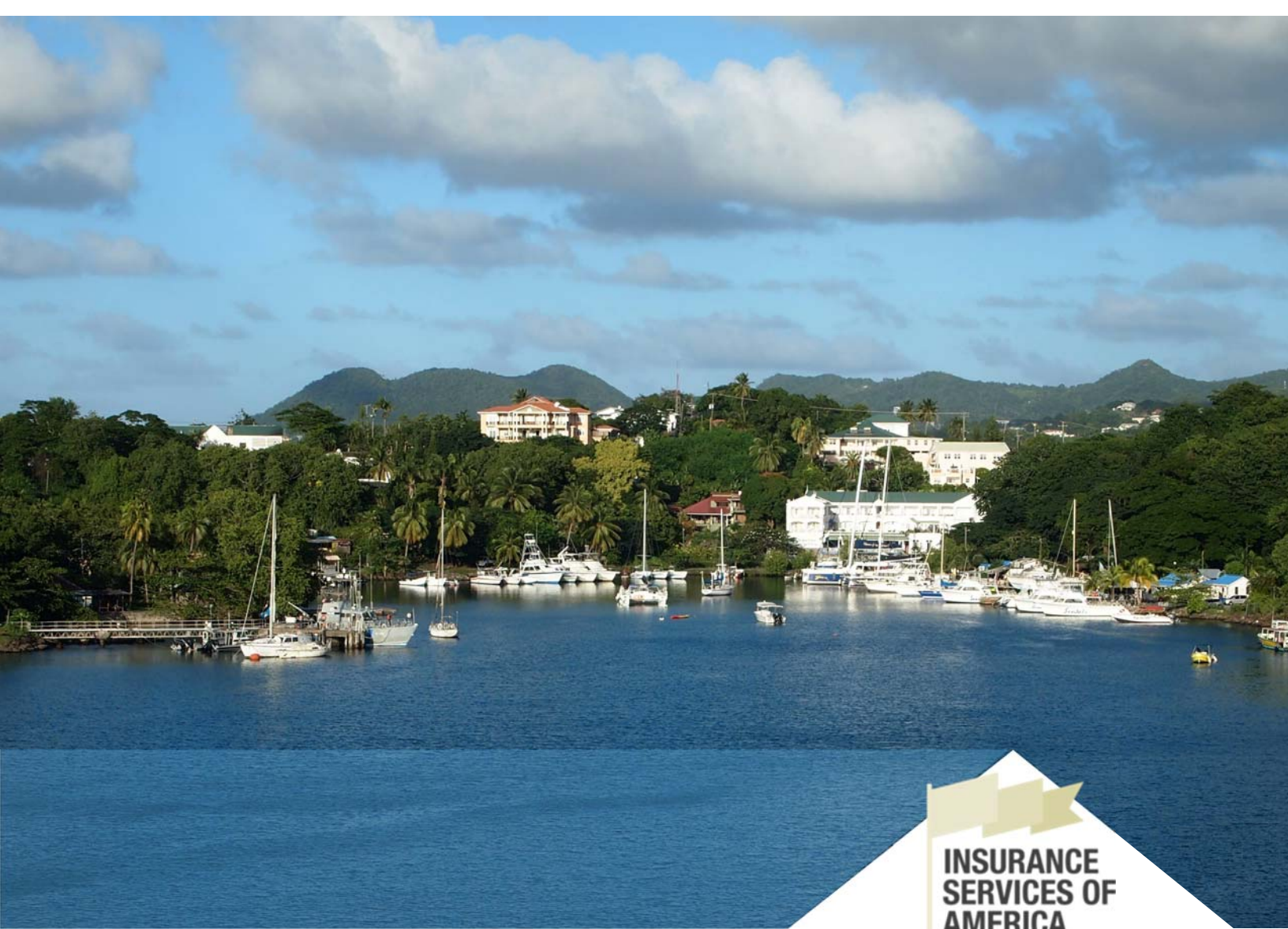


# Harbor Travel Insurance

Harbor Travel Insurance provides industry standard travel insurance for budget-conscious travelers.



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

## **National Marketing Office**

Insurance Services of America

1757 E. Baseline Rd. #126

Gilbert, AZ 85233

(800) 647-4589 or (480) 821-9052

Email: [Help@InsuranceForTrips.com](mailto:Help@InsuranceForTrips.com)

# Harbor Travel Insurance

| TRAVEL ASSISTANCE AND EVACUATION SERVICE                  |   |
|---|---|
| BENEFITS<br>(Evacuation and Assistance)                   | Maximum Benefit per Insured   |
| Travel Assistance   | Included  |
| Aggregate Evacuation Limit                                | \$250,000   |
| Medical Evacuation Limit                                  | \$250,000   |
| Mortal Remains Transport Limit                            | \$15,000  |
| TRAVEL INSURANCE  |   |
| BENEFITS (Travel Insurance)                               | Maximum Benefit per Insured   |
| Trip Cancellation   | Up to 100% of Trip Cost   |
| Trip Interruption   | 150% of Trip Cost   |
| 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<br>Daily Limit \$200<br>Max Benefit \$1,000                |
| Baggage Delay   | Min of 12 hours delay<br>Daily Limit \$100<br>Max Benefit \$500                 |
| Baggage & Personal Effects                                | \$2,500 Per Article: \$250,<br>Combined Max Limit for Described 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

## 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](http://Harbortravelinsurance.com/isabrokers)

## See What Our Clients Are Saying!

“I couldn’t believe it. The last time I filed a claim was after a faulty pipe caused water damage — the insurance company asked me to file three times and, in the end, all I got was a higher premium. I’ve been recommending your company to all my traveling friends.” – Charles M. Trip Interruption Reimbursement

Cavalry is underwritten by State National Insurance Company, Inc., a Texas domiciled corporation.

# Harbor Travel Insurance

## For Trip Cancellation or Trip Interruption, Comprehensive List of Unforeseen Events Include:

- a.** Accidental Injury, Sickness or death of You, Your Traveling Companion, Your Family Member, or Your Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your participation or continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
- b.** The death or hospitalization of Your Host at Destination.
- c.** Inclement weather, Natural Disaster, or Terrorist Attack which results in the complete cessation of travel services at the point of departure or destination for at least 24 consecutive hours.
- d.** Mandatory evacuation ordered by local authorities at Your final destination due to hurricane or other Natural Disaster. You must have 50% of Your total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip. This benefit only applies if purchased within 14 days of the initial Covered Trip payment.
- e.** Named hurricane causing cancellation of travel to Your destination because it has become uninhabitable for the greater of: (1) 4 days or (2) 50% of Your Covered Trip length. We will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes Your destination accommodations uninhabitable. Your destination accommodations are uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety Hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the Effective Date of Your Trip Cancellation coverage or less than 14 days after the Effective Date of Your Trip Cancellation coverage. This coverage applies only if insurance was purchased within 14 calendar days of initial Covered Trip payment.
- f.** Natural Disaster or documented man-made disaster at the site of Your destination which renders Your accommodations at Your destination uninhabitable.
- g.** Strike that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
- h.** Mechanical breakdown of the Common Carrier on which You are scheduled to travel resulting in a cancellation or suspension of travel by that Common Carrier for that Covered Trip. This must be documented by the Common Carrier.
- i.** Your transfer by the employer with whom You are employed on the Effective Date of insurance which requires Your principal residence to be relocated.
- j.** You are terminated, or laid off from employment, from a place of employment for which You have been employed for the past 3 consecutive years.

Continued on next page.

# Harbor Travel Insurance

(Continued)

## For Trip Cancellation or Trip Interruption, Comprehensive List of Unforeseen Events Include:

- k.** Your company is directly involved in a merger or acquisition. You must be an active employee of the company(ies) that is/are merging, and You must be directly involved in such an event.
- l.** Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, Bankruptcy, Natural Disaster, or financial Default.
- m.** If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within a 100-mile radius of the territorial City limits of the City to be visited as shown in Your itinerary, and if the United States government issues a travel advisory indicating that Americans should not travel to a City named on the itinerary.
- n.** Bankruptcy and/or Default of Your Travel Supplier which occurs 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 coverage only applies if the Policy was purchased within 14 calendar days of the initial Trip payment.
- o.** A documented theft of passports or visas. Documented means that You have reported the theft to the local authorities.
- p.** You are unable to participate in a scheduled hunting, fishing, or sport expedition due to a delay of Your personal necessary sports equipment by customs or a Common Carrier.
- q.** You and/or Your Traveling Companion are hijacked; quarantined; required to serve on a jury; subpoenaed; required to appear as a witness in a legal action, provided You are or Your Traveling Companion are not a party to the legal action or appearing as a law enforcement officer; the victim of felonious assault; having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
- r.** You or Your Traveling Companion being directly involved in or delayed due to a traffic Accident substantiated by a police report, while en route to departure.
- s.** You, or Your Traveling Companion or Family Member, who are military personnel, are called to emergency duty due to a Natural Disaster other than war, military duty within 30 days of departure, or You have Your leave revoked or You are redeployed.
- t.** The United States government or government authorities at Your destination prohibit the kind of activities you planned to do. Prohibitions include: closing a reserve, banning all hunting, declaring the kind of hunting You were planning to do illegal, any other prohibitions We approve.
- u.** A cancellation of Your Covered Trip if Your arrival on the Covered Trip is delayed and causes You to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay benefit.

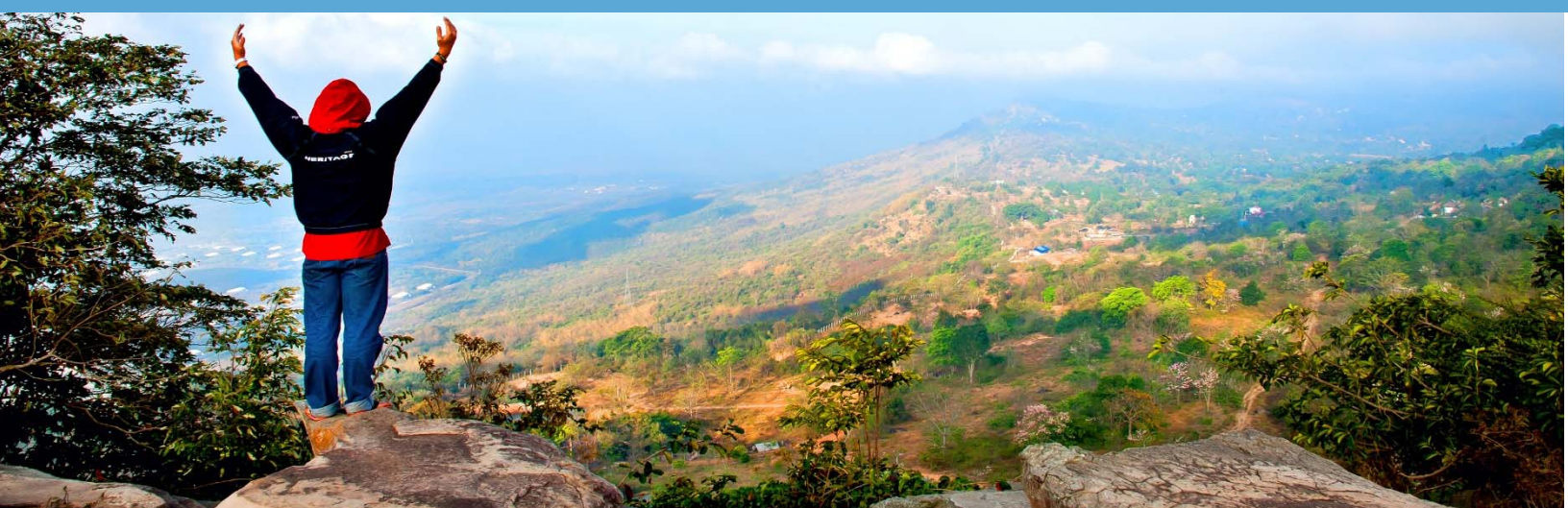
# Harbor Travel Insurance

## Summary of Coverage

### Travel Insurance Coverage:

**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.



**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 Interruption 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.

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.

# Harbor Travel Insurance

## Summary of Coverage (continued)

### Travel Insurance Coverage Continued:

**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.

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

### 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.

# Harbor Travel Insurance

## Summary of Coverage (continued)

### 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. Cavalry is underwritten by State National Insurance Company, Inc., a Texas domiciled corporation (NAIC Company Code: 12831; TX license number 6026) with its principal place of business at 1900 L Don Dodson Drive, Bedford, TX 76021. Not all plans or coverages are available in every state. Redpoint Resolutions LLC provides evacuation, travel assistance and non-insurance services.