



## National Marketing

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## TME Travel Insurance

Product Comparison Brochure

- Choice Plan
- Preferred Plan
- Elite Plan



**Nationwide**

Nationwide and Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.



## Basic Overview

Whether traveling for pleasure or business, the unexpected can happen. Losing the cost of a trip due to cancellation or having to cover the expense of physicians, hospitalization or a medical evacuation can be overwhelming. During these uncertain times created by COVID-19, travelers want to move about with confidence and peace of mind that comes from protecting both their health and finances.

TME Travel Insurance provides a suite of insurance options for all styles of travel. There are NO infectious disease exclusions - meaning that COVID-19 is covered as any other illness. Plans cover both domestic and international travel.

## TME Travel Insurance Plan Level Options

- Choice Plan
- Preferred Plan
- Elite Plan

## Plan Features



Available to all US residents



Comprehensive Trip Protection Plans have a maximum of 90 days of travel allowed. Limits vary by plan.

- All three plans available for trips under 30 days.
- If over 30 days and under 60 days, then only Preferred and the Elite Plan are quoted.
- If over 60 days, then only the Elite Plan is available.



\$100K Maximum in Trip Cancellation Coverage. Limits vary by plan

- If the trip cost per person is \$10k or less, and if the trip is less than 30 days, offer quotes for all three Plan level options.
- If the trip cost per person is between \$10k and \$25k, and if the trip is less than 60 days, offer the Elite Plan only, no matter the cost per person (up to \$100k per person).
- If the trip cost per person is between \$25k and \$100k, and if the trip is 90 days or less, offer the Elite Plan. Be sure to mention the optional Cancel for Any Reason coverage as well!

# Compare Our Plans

## Choice Plan

Easy on your budget, the TME Choice Plan provides our primary coverages and standard policy limits, perfect for your domestic and international travel.

## Preferred Plan

The TME Preferred Plan provides comprehensive trip protection and gives you the peace of mind you want when traveling. This plan provides a terrific balance of an affordable price and great coverage.

## Elite Plan

The TME Elite Plan comes with superior coverage, as well as desirable options such as Cancel for Any Reason (CFAR) and Rental Car Collision Damage Coverage. Travel with confidence, knowing you selected our best plan.

## Schedule of Benefits

| TRAVEL ARRANGEMENT PROTECTION  | Choice   | Preferred  | Elite   |
|--|--|--|---|
|  | Maximum Benefit Per Person Per Trip              |  |   |
| Trip Cancellation<br>Maximum Benefit<br>Airline Reissue or Cancellation Fees<br>Reinstate Frequent Traveler Awards | 100% of Trip Cost up to \$10,000<br>\$100<br>N/A | 100% of Trip Cost up to \$25,000<br>\$150<br>N/A | 100% of Trip Cost up to \$100,000<br>\$200<br>\$200 |
| Optional Trip Cancellation for Any Reason<br>Maximum Benefit<br><small>(CFAR not available in NY or WA)</small>    | N/A  | N/A  | 75% of Trip Cost                                    |
| Trip Interruption<br>Maximum Benefit<br>Reasonable Expenses Per Day  | 100% of Trip Cost<br>\$100                       | 150% of Trip Cost<br>\$100                       | 150% of Trip Cost<br>\$100                          |
| Trip Delay*<br>Maximum Benefit<br>Maximum Benefit Per Day<br>Kennel Fees at Home<br>*Includes Quarantine Benefits  | \$500<br>\$100<br>N/A                            | \$1,000<br>\$200<br>N/A                          | \$2,000<br>\$300<br>\$125                           |
| Missed Connection<br>Maximum Benefit   | \$500  | \$1,000  | \$1,500   |
| Lost Golf Rounds<br>Maximum Benefit  | N/A  | N/A  | \$500   |
| Lost Skier Days<br>Maximum Benefit   | N/A  | N/A  | \$125   |

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# Compare Our Plans

## Schedule of Benefits Continued

| ACCIDENT DEATH AND DISMEMBERMENT   | Choice                              | Preferred                 | Elite                       |
|--|-------------------------------------|---------------------------|-----------------------------|
|  | Maximum Benefit Per Person Per Trip |                           |                             |
| Accidental Death & Dismemberment<br>Principal Sum  | \$10,000                            | \$25,000                  | \$50,000                    |
| Accidental Death & Dismemberment - Common Carrier<br>(Air Only)<br>Principal Sum           | N/A                                 | \$50,000                  | \$100,000                   |
| TRAVEL INSURANCE   | Maximum Benefit Per Person Per Trip |                           |                             |
| Emergency Accident and Sickness Medical Expense<br>Maximum Benefit<br>Dental Expenses      | \$25,000<br>\$5,000                 | \$50,000<br>\$5,000       | \$100,000<br>\$5,000        |
| Emergency Evacuation<br>Maximum Benefit<br>Hospital Companion                              | \$100,000<br>\$10,000               | \$250,000<br>\$10,000     | \$500,000<br>\$10,000       |
| Repatriation of Remains<br>Maximum Benefit   | \$100,000                           | \$250,000                 | \$500,000                   |
| PROTECTION FOR YOUR BELONGINGS   | Maximum Benefit Per Person Per Trip |                           |                             |
| Baggage/Personal Effects<br>Maximum Benefit<br>Per Article Limit<br>Combined Article Limit | \$750<br>\$150<br>\$250             | \$1,000<br>\$250<br>\$500 | \$1,500<br>\$500<br>\$1,000 |
| Baggage Delay<br>Maximum Benefit   | \$200                               | \$300                     | \$1,000                     |
| Sports Equipment Rental<br>Maximum Benefit   | N/A                                 | N/A                       | \$1,000                     |
| Optional Rental Car Damage<br>Maximum Benefit<br>(Not available in NY & TX)                | N/A                                 | N/A                       | \$35,000                    |

### IMPORTANT

The above Schedule of Benefits shows the Maximum Benefit Amounts available through this program. Please review to determine which benefits and limits apply to Your Trip. This document is a Summary of Benefits. Full coverage details, terms and conditions can be found in the Policy/Certificate of insurance.

This Policy/Certificate of insurance includes coverage for Pre-existing Conditions when purchased within 14 days of the Initial Trip Deposit Date. Please ensure to review the full coverage details, terms and conditions (offered with Preferred and Elite plans only).

The insurance benefits in the Travel Protection Plans are underwritten by National Mutual Insurance Company and affiliated companies, Columbus, Ohio. Non-Insurance Global Assistance Services are also provided.

## What Is Covered Under Trip Cancellation?

TME will reimburse you, up to the maximum benefit shown on the schedule of benefits (subject to any applicable sub-limits), if you cancel your trip for any of the following unforeseen reasons taking place after your effective date:

1. Your sickness, accidental injury, or death, that results in medically imposed restrictions.
2. Sickness, accidental injury or death of a family member or traveling companion booked to travel with you, that results in medically imposed restrictions as certified by a physician that causes your trip to be cancelled.
3. Sickness, accidental injury, or death of a non-traveling family member.
4. The death or hospitalization of your host at destination within thirty (30) days of the date of your trip.
5. After one (1) year of continuous employment at the same company, you are terminated or laid-off, from full time employment.
6. Your transfer of employment of two hundred fifty (250) miles or more.
7. You or a traveling companion's company being made unsuitable for business by fire, flood, burglary, vandalism, or other natural disaster.
8. Your or your traveling companion's company being directly involved in a merger, acquisition, government required product recall or bankruptcy or default proceedings.
9. You, your traveling companion or family member, who are military personnel, are called to emergency duty.
10. Weather that causes complete cessation of services for at least forty-eight (48) consecutive hours of the common carrier and prevents You from reaching Your destination.
11. Natural disaster at the site of your destination that renders your destination accommodations uninhabitable.
12. A terrorist incident that occurs in your departure city or in a city listed on your trip itinerary.
13. You or your traveling companion are a victim of a felonious assault.
14. You or your traveling companion being hijacked, quarantined, required to serve on a jury, or subpoenaed within ten (10) days of departure.
15. Having your home made uninhabitable by natural disaster; or burglary of your home within ten (10) days of departure.
16. You or your traveling companion being directly involved in a traffic accident.
17. Bankruptcy or default of a travel supplier causing a complete cessation of travel services if it occurs more than ten (10) days following the effective date.
18. Strike that causes complete cessation of services of the common carrier.

The above is an abbreviated listing of eligible trip cancellation benefits for the Elite Plan. These benefits may vary based on the plan selected and the state of residence. For more details, you may request a sample certificate of insurance.

# FAQs

## Why do I need to buy a comprehensive TME travel insurance plan?

Traveling is one of life's greatest joys. Seeing new places, meeting new people, sharing new experiences—the joy of travel is why we do it! But as with anything in life, unforeseen hazards can disrupt our best laid plans. To safeguard your finances if trouble arises, TME combines several types of travel insurance (travel, medical and evacuation) into one comprehensive plan. Trip cancellation and trip interruption benefits can reimburse you for your non-refundable, pre-paid trip costs (up to the amount of your plan limits). If your bags are stolen, baggage loss or damage benefits can reimburse you for the loss. Travel medical insurance can reimburse eligible medical costs in the case of a covered medical or dental emergency, and can even provide coverage for costs incurred due to travel or baggage delay, emergency medical evacuation and repatriation, if needed. Additionally, with three coverage levels available, you can easily find a plan that fits your budget and travel needs.

## What is Cancel for Any Reason coverage and how do I add it to my TME Elite Plan?

Cancel for Any Reason coverage (CFAR) is an optional upgrade to the TME Elite Plan which provides partial reimbursement if you want to cancel a non-refundable trip for any reason not already covered by the TME Elite Plan. To upgrade your TME Elite Plan with this optional coverage, make sure you add it at the time of purchase. When purchasing the TME Elite Plan with optional CFAR coverage, you must do so within 14 days of your initial trip deposit or payment.

Note: CFAR coverage is not offered in Washington State or New York.

## When should I buy trip insurance?

As soon as you start planning your trip, be sure to include "buy trip insurance" to your "To Do" list and call your insurance agent to review your options—the sooner, the better. While you can potentially wait to buy trip insurance up until the day before your departure, you won't be able to take advantage of trip cancellation benefits or add optional Cancel for Any Reason (CFAR) coverage. If you want Cancel For Any Reason coverage, you will need to purchase it within 14 days of your initial trip deposit or payment. Plan ahead to take full advantage of trip insurance!

## What else is included with my TME Travel Insurance Plan?

In addition to extensive trip protection benefits, your TME plan includes global assistance services like translation services and medical concierge support. TME has partnered with Assistance Provider On Call International to provide these critical support services. All TME plan holders have at their disposal the following global assistance services:

- Medical Monitoring
- Hotel Arrangements for Convalescence
- Medical and Dental Search and Referral
- Advance of Emergency Medical Expenses
- Assistance with Replacement Medication, Medical Devices, and Eyeglasses or Corrective Lenses
- Transfer of Insurance Information and Medical Records
- Assistance with Emergency Travel Arrangements
- Interpretation/Translation
- Locating Lost or Stolen Items
- Emergency Cash Advance

## Is COVID covered under my TME plan?

Infectious diseases, such as COVID, are treated as any other illness and are not excluded from any of our plans. If you test positive for COVID while traveling and are directed by a physician to quarantine, thereby missing your return flight, TME's Trip Delay coverage would kick in. Trip delay coverage can reimburse you for accommodations and food expenses incurred while you wait to be medically cleared to return. The amount eligible for reimbursement is dependent upon the TME plan you choose; check your schedule of benefits for more details.

## Where can I use the coverage? Is there any place I can't use it?

You can use TME's travel insurance if your trip takes you more than 150 miles from home. Keep in mind, certain countries or regions may have restrictions or limitations on arranging services. Sometimes, a medical emergency may necessitate a transport to another location, but local restrictions may delay or prevent medical evacuation and plan benefits.

Note: If the US State Department has issued a Level 4 Travel Advisory for your destination country, travel to that area is not advisable and can create undue challenges.

# A Final Note

From Insurance Services of America President, **Graham Bates**

To Our Thousands of Valued Customers and Agents,

Insurance Services of America (ISA) is here to provide you truly "old fashioned" customer service. When you call our offices in Arizona, Indiana or Texas, a live person will answer the phone. We respond quickly to emails, too! I have been in the insurance industry since 1970 and ISA has been marketing travel insurance since 1995. We have earned an A+ Better Business Bureau rating with over 99% customer satisfaction.

ISA is proud to be a partner with Nationwide Insurance which insures our TME Travel Insurance plan with a Financial Strength Rating of "A+" (Superior) from AM Best.

Thank you for your trust and business. We look forward to serving you!



## Contact Information

Marketed by: \_\_\_\_\_

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