Travelex
INSURANCE SERVICES

TRAVEL SELECT

CUSTOMIZABLE TRAVEL PROTECTION

Dream. Explore. Travel On. Take Travel Select on the journey with you!

Designed with family travelers in mind, Travel Select provides kids included pricing. In addition, offers complete customization with personalized upgrade options including cancel for any reason and adventure sports coverage.

PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Kids 17 & under included at no additional cost[7]
- Pre-existing medical condition exclusion waiver[4]
- Trip cancellation/interruption benefit includes:
  - Sickness, injury or death[3]
  - Inclement weather & natural disasters
  - Financial default[4] & labor strikes
  - Business reasons
- Medical evacuation with hospital of choice
- Missed connection benefit
- 5 hour trip delay benefit
- 12 hour baggage delay benefit
- Fast online claims[6]

BASE PLAN BENEFITS & CUSTOMIZED UPGRADES

Benefits	Coverage[1]
Trip Cancellation	100% of trip cost ($50,000 limit)[2]
Trip Interruption	150% of trip cost ($75,000 limit)
Trip Delay	$750 ($250/day)
Equipment Delay	$200
Missed Connection	$750
Baggage & Personal Effects	$1,000
Baggage Delay	$200
Emergency Medical & Dental Expenses	$50,000 ($500 dental sublimit)
Emergency Evacuation & Repatriation	$500,000
Accidental Death & Dismemberment	$25,000
Travel Assistance & Concierge Services[5]	Included

BONUS COVERAGES

If plan is purchased within 21 days of initial trip deposit.

• Pre-existing Medical Condition Exclusion Waiver	Included
• Financial Default Coverage	Included

CUSTOMIZED UPGRADES

• Cancel for Any Reason[4]	75% of trip cost
• Additional Medical Coverage	
- Medical Expense	Additional $50,000
- Medical Evacuation	Additional $500,000
• Adventure Sports Coverage	Available
• Car Rental Collision Coverage (per plan)	$35,000
• Air AD&D	$200,000

BASE PLAN RATES BY AGE & TRIP COST

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
$1 - $250	$34	$46	$65	$108	$141	$210	$300
$251 - $500	$36	$52	$74	$119	$155	$230	$326
$501 - $1,000	$44	$66	$92	$139	$177	$259	$360
$1,001 - $1,500	$61	$91	$126	$182	$229	$328	$452
$1,501 - $2,000	$81	$121	$166	$231	$287	$405	$553
$2,001 - $2,500	$102	$153	$210	$286	$356	$496	$676
$2,501 - $3,000	$116	$174	$238	$321	$398	$552	$750
$3,001 - $3,500	$133	$201	$274	$366	$453	$625	$846
$3,501 - $4,000	$148	$224	$305	$406	$503	$690	$935
$4,001 - $4,500	$153	$232	$315	$418	$518	$709	$960
$4,501 - $5,000	$201	$309	$422	$556	$691	$935	$1,276
$5,001 - $5,500	$226	$349	$476	$626	$778	$1,048	$1,434
$5,501 - $6,000	$252	$390	$533	$697	$867	$1,164	$1,593
$6,001 - $6,500	$301	$468	$641	$835	$1,040	$1,389	$1,907
$6,501 - $7,000	$337	$521	$710	$916	$1,135	$1,514	$2061
$7,001 - $8,000	$357	$551	$751	$968	$1,198	$1,597	$2,174
$8,001 - $9,000	$390	$604	$823	$1,059	$1,312	$1,745	$2,377
$9,001 - $10,000	$415	$643	$877	$1,126	$1,395	$1,853	$2,524

Rates are per traveler. Maximum trip length allowed 364 days. Individuals in the same household may be on one policy.

1 All coverages per insured up to limits listed. Coverage and rates may vary by state. Please see your policy for details or call 800.228.9792. 2 $200,000 aggregate trip cost limit for all travelers on the same policy. 3 Of you, a traveling companion, family member, domestic partner or business partner. 4 Coverage when plan is purchased within 21 days of initial trip deposit. 5 Provided by the designated provider as listed in the Policy. 6 Based on industry average. Fastest payments on approved claims when debit card or other EFT method is chosen as preferred payment method. Speed of transaction varies by processing financial institution. 7 Kids Included Pricing helps save money on travel insurance when traveling with children. Kids age 17 and under are covered when accompanied by a covered adult. Number of children is unlimited. Please list accompanying child when enrolling. If child's trip cost exceeds $10,000 or adult trip cost, the child will be charged the corresponding plan cost. For rates on trip cost above $10,000 please call 800.228.9792 or visit travelexinsurance.com. 11.17 Standard

CUSTOMIZE YOUR PLAN WITH UPGRADES

Please visit travelexinsurance.com for upgrade pricing.

CANCEL FOR ANY REASON[4]

Protection for the unexpected, whatever it may be! Cancel at least 48 hours before your scheduled departure date and recover up to 75% of trip cost. Must be purchased within 21 days of initial trip deposit. Max trip cost $10,000.

ADDITIONAL MEDICAL COVERAGE

Additional $50,000 in medical expense coverage and $500,000 in medical evacuation coverage.

ADVENTURE SPORTS COVERAGE

Exclusion waiver for participation in professional athletic events, mountain climbing, operating an aircraft and travel on air-supported devices such as hot air ballooning.

CAR RENTAL COLLISION COVERAGE

Up to $35,000 for collision damage, vandalism, windstorm, hail fire or flood to a rental car while on your trip. $100 deductible. Coverage per plan.

AIR AD&D COVERAGE

Up to $200,000 if loss of life, limbs or sight occurs from an accidental injury while on an airline flight.

21 DAY PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

- Plan is purchased within 21 days of initial trip deposit
- Full trip cost is insured
- The traveler is medically able to travel at the time of plan purchase

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date.

This exclusion applies to those not traveling.

TRAVEL ASSISTANCE SERVICES[5]

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents, event ticketing and more.

Travelex Location #: 46-0182
Joyco Tours LLC
120 East Reed Avenue
#314
Alexandria, VA 22305

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 800.228.9792. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com, P.O. Box 31003 Charlotte, NC 28231-1003; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. All products listed are underwritten by, Berkshire Hathaway Specialty Insurance Company (formerly known as Stonewall Insurance Company), 1314 Douglas Street, Suite 1400, Omaha, NE 68102; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MN, MO, MT, OR, and VA Policy Form series PG-TA-IPL-NV. In CA Policy Form # PT-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEAH. To view a sample of your state-filed policy, call 800.228.9792 or visit travelexinsurance.com 11.17 Standard

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