



# SAFE TRAVELS **FIRST CLASS**

## **Trip Cancellation, Trip Interruption and Travel Related Benefits**

When nothing but the best coverage will do to insure your trip of a lifetime, Safe Travels First Class is the answer! Comprehensive trip cancellation and interruption coverage to protect your financial investment. Your destination is on the next horizon. Wherever your journeys take you, we are here to give you the best peace of mind. Coverage for common and uncommon events as well as optional coverages for everything from enhanced baggage, to cancel for any reason, to protection for your pets! High limit medical evacuation and assistance services are included.

## COMMON QUESTIONS

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**Should I insure the full amount of my airline ticket?** Yes, you should insure the full cost of your airline ticket which has any cancellation restriction or penalty. Airline tickets you do not insure are not eligible for reimbursement should you need to cancel or interrupt your trip. You cannot insure airline tickets where you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, or prize travel).

**When should I buy travel insurance?** Buy as soon as you can for maximum coverage. Trip Cancellation coverage is effective the day after you enroll online.

**What are the Early Purchase provisions?** After your initial deposit/payment for your airline tickets, you have up to 14 days to purchase coverage to obtain the Pre-Existing Conditions Exclusion Waiver.

**What if I miss the early purchase 14-day period?** You may still purchase coverage at any time prior to departure, however, the Plan will not include the early purchase benefits.

**What if my trip plans change and there is an increase in my airline ticket cost?** Notify Trawick International immediately in writing and include the additional airline ticket cost within 14 days of the change to maintain the early purchase benefits. Failure to keep your coverage at 100% of airline ticket cost can delay the payment of claims or cause loss of eligibility for some benefits.

**What if I have already started my trip and I miss my connection?** If you purchase this Plan, We will reimburse, up to the Plan maximum, additional transportation expenses incurred to join the departed trip due cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delays.

## COVERAGE HIGHLIGHTS

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### TRIP CANCELLATION

We will reimburse you, up to the maximum benefit shown on the confirmation, for the cost of your airline ticket, the reissue fee charged by the airline for the tickets or your non-refundable airfare cancellation charges for flights joining or departing your Land/Sea Arrangements if cancellation occurs before your scheduled departure date due to unforeseen circumstances such as illness, injury, death, Strike, Terrorist Attack, security breach at the airport or weather.

### TRIP INTERRUPTION

We will reimburse you, up to the maximum benefit shown on the confirmation of coverage if you or your traveling companion, booked to travel with you, are prevented from continuing or resuming your trip due to unforeseen circumstances such as sickness, accidental injury, death, Strike, Terrorist Attack, mandatory evacuation or weather.

### **TRIP DELAY**

We will reimburse you, up to the Plan maximum for additional expenses on a one-time basis, if you are delayed for 6 or more hours, while in route to or from your trip due to a defined hazard such as delay of Common Carrier, traffic accident, weather, lost or stolen passports, travel documents or money, Quarantine, hijacking, unannounced Strike, natural disaster, civil commotion or riot.

### **BAGGAGE DELAY**

We will reimburse you, up to the Plan maximum for the expense of replacing necessary personal effects if your checked baggage is delayed or misdirected by a Common Carrier for more than 12 hours while on your trip.

### **BAGGAGE/PERSONAL EFFECTS**

We will reimburse you, up to the Plan maximum for the loss, theft or damage to baggage and personal effects while checked with a Common Carrier during your trip.

### **EMERGENCY EVACUATION & REPATRIATION OF REMAINS**

We will pay, up to the Plan maximum any reasonable charges for Emergency Medical Evacuation required by a Physician, for a covered injury or sickness, to the closest adequate medical facility using the most direct and economical conveyance and route possible. All evacuations must be arranged and authorized by the Assistance Company.

### **AIRLINE TICKET CHANGE FEE**

We will reimburse you, up to the Plan maximum for your incurred penalty or change fee should you have to change the dates of your airline ticket due to unforeseen events such as accident, illness or death of you, your Family Member or Traveling Companion.

### **MISSED CONNECTION**

We will reimburse you, up to the Maximum Benefit shown on the Confirmation of Coverage, if you miss your cruise or tour departure, scheduled during your Trip, that results from cancellation or delay, for three (3) or more hours, of all regularly scheduled airline flights due to Inclement Weather. Coverage is secondary to any compensation provided by a Common Carrier.

### **EMERGENCY ACCIDENT & SICKNESS EXPENSE**

We will pay or reimburse benefits up to the Maximum Benefit shown on the Confirmation of Coverage, if you incur Covered Medical Expenses because of Emergency Treatment of a Sickness that first manifests itself during the Trip. Emergency Treatment means necessary medical treatment that must be performed during the Trip due to the serious and acute nature of the Sickness.

### **PROPERTY DAMAGE**

We will reimburse You, up to the Maximum Benefit shown on the Confirmation of Coverage, for direct physical damage to Covered Real or Personal Property within the unit You or a Traveling Companion occupies while on Your Trip.

**OPTIONAL UPGRADED BAGGAGE AND PERSONAL EFFECTS**

Choice to increase your coverage for baggage and personal effects to \$5,000 or \$10,000.

**OPTIONAL UPGRADED FLIGHT ACCIDENT BENEFITS**

We will pay benefits equal to the additional amount purchased for accidental death or dismemberment when the Insured dies or is injured due to a covered air travel event. Losses must occur within 180 days from the date of the accident.

**OPTIONAL COLLISION DAMAGE WAIVER**

We will reimburse you for the cost of repairs, rental charges and/or actual cash value of the car if you rent a car while on the Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not within your control while in your possession.

**OPTIONAL CANCEL FOR ANY REASON**

We will reimburse you for the percentage of the prepaid, forfeited, non-refundable Payments or Deposits you paid for your Trip shown on the Confirmation of Coverage If you cancel your Trip for any reason not otherwise covered by this Certificate.

**OPTIONAL PET**

We will assist with the following services; Pet Pre-Trip Planning • Veterinarian/Emergency Clinic Referrals • Prescription Replacement/Pet Medicine Assistance • Kennel Referrals • Pet-friendly Hotel Referrals • Pet-friendly Airline Referrals.

We will provide the following: Pet Return, Pet Medical Expense, Trip Delay (Kennel Expense), Trip Cancellation/Interruption due to a death of a pet.

A “Pet” shall mean any domestic dog or cat weighing less than 200 pounds that is kept for pleasure and companionship rather than utility.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER**

The 60 day Pre-Existing Conditions Exclusion found in this Plan is waived if coverage is purchased within 14 days of your initial payment/deposit of your airline ticket, purchase coverage for the full amount of your trip and you are medically able to travel on your effective date.



## Schedule of Benefits

Trip Cancellation*	Trip Cost: Up to a Maximum of \$50,000. (\$30,000 age 81 and up) Maximum Trip Length 90 Days
Trip Interruption	150% of Trip Cost Limit
Trip Delay	Minimum Delay 12 hours; Maximum Limit \$1,000 (\$200 per day)
Missed Connection (Cruise and Tour Departures)	Minimum Delay 3 hours; Maximum Limit \$1,000
Emergency Accident & Sickness Medical Expense (secondary coverage)	\$150,000
Medical Evacuation / Repatriation	\$1,000,000
Baggage / Personal Effects	Maximum \$2,000
Baggage Delay (12 hours – Outward Journey)	Minimum Delay 12 hours; Maximum Limit \$400
24-Hour AD&D	\$10,000
Common Carrier AD&D	\$25,000
Travel Assistance Services	Included
Property Damage	\$5,000
Optional: Baggage/Personal Effects Upgrade	\$5,000; per item limit \$1,000 \$10,000; per item limit \$2,500
Optional: Flight Accident Per Trip	\$100,000, \$250,000, or \$500,000
Optional: Collision Damage Waiver	\$50,000
Optional: Cancel for Any Reason	Up to 75% of Non-Refundable Trip Cost
Optional: Pet	See Coverage Highlights for description of services

This is a Summary of Benefits. Full coverage details, terms and conditions can be found in the Policy/ Certificate of Coverage and Confirmation of Coverage. Not all coverages are available in all states.

**\*Note:** If the Insured purchases the \$0 category- there is no Trip Cancellation. Trip Interruption only covers return air up to \$1,000 per Person. All other benefits apply.



Trip Cost Bands		0 - 34	35 - 55	56-64	65 - 70	71 - 80	81+
\$0	\$0	\$33	\$47	\$58	\$69	\$82	\$144
\$1	\$500	\$40	\$53	\$67	\$86	\$102	\$156
\$501	\$1,000	\$51	\$67	\$93	\$112	\$132	\$209
\$1,001	\$1,500	\$61	\$81	\$113	\$139	\$163	\$260
\$1,501	\$2,000	\$74	\$98	\$139	\$170	\$200	\$323
\$2,001	\$2,500	\$99	\$131	\$169	\$233	\$274	\$466
\$2,501	\$3,000	\$111	\$148	\$203	\$277	\$326	\$546
\$3,001	\$3,500	\$123	\$165	\$238	\$321	\$378	\$628
\$3,501	\$4,000	\$136	\$181	\$279	\$371	\$436	\$725
\$4,001	\$4,500	\$152	\$204	\$320	\$423	\$498	\$816
\$4,501	\$5,000	\$168	\$226	\$360	\$474	\$558	\$909
\$5,001	\$5,500	\$241	\$324	\$451	\$551	\$649	\$1,086
\$5,501	\$6,000	\$262	\$352	\$491	\$603	\$709	\$1,175
\$6,001	\$6,500	\$284	\$381	\$533	\$653	\$768	\$1,275
\$6,501	\$7,000	\$308	\$416	\$581	\$713	\$839	\$1,391
\$7,001	\$8,000	\$338	\$456	\$635	\$780	\$918	\$1,524
\$8,001	\$9,000	\$379	\$511	\$715	\$878	\$1,033	\$1,716
\$9,001	\$10,000	\$422	\$570	\$796	\$979	\$1,152	\$1,917
\$10,001	\$11,000	\$663	\$828	\$1,038	\$1,456	\$1,712	\$2,446
\$11,001	\$12,000	\$725	\$905	\$1,134	\$1,592	\$1,873	\$2,676
\$12,001	\$13,000	\$883	\$1,103	\$1,331	\$1,829	\$2,152	\$3,146
\$13,001	\$14,000	\$952	\$1,189	\$1,436	\$1,974	\$2,322	\$3,395
\$14,001	\$15,000	\$1,021	\$1,276	\$1,541	\$2,118	\$2,492	\$3,645
\$15,001	\$16,000	\$1,210	\$1,512	\$1,770	\$2,387	\$2,809	\$4,191
\$16,001	\$17,000	\$1,287	\$1,608	\$1,883	\$2,540	\$2,988	\$4,460
\$17,001	\$18,000	\$1,499	\$1,873	\$2,136	\$2,833	\$3,333	\$5,064
\$18,001	\$19,000	\$1,583	\$1,979	\$2,257	\$2,994	\$3,522	\$5,352
\$19,001	\$20,000	\$1,668	\$2,084	\$2,378	\$3,154	\$3,711	\$5,639
\$20,001	\$21,000	\$1,794	\$2,512	\$2,751	\$3,558	\$4,186	\$5,979
\$21,001	\$22,000	\$1,882	\$2,634	\$2,885	\$3,732	\$4,390	\$6,271
\$22,001	\$23,000	\$1,969	\$2,757	\$3,019	\$3,905	\$4,594	\$6,563

Trip Cost Bands		0 - 34	35 - 55	56-64	65 - 70	71 - 80	81+
\$23,001	\$24,000	\$2,056	\$2,879	\$3,154	\$4,079	\$4,799	\$6,854
\$24,001	\$25,000	\$2,144	\$3,002	\$3,288	\$4,252	\$5,003	7,146
\$25,001	\$26,000	\$2,232	\$3,124	\$3,422	\$4,426	\$5,207	7,438
\$26,001	\$27,000	\$2,319	\$3,247	\$3,556	\$4,599	\$5,411	7,729
\$27,001	\$28,000	\$2,407	\$3,369	\$3,690	\$4,773	5,615	8,021
\$28,001	\$29,000	\$2,494	\$3,492	\$3,824	\$4,946	5,819	8,313
\$29,001	\$30,000	\$2,582	\$3,614	\$3,959	\$5,120	\$6,024	8,604
\$30,001	\$31,000	\$2,626	\$3,728	\$4,067	\$4,406	\$6,439	N/A
\$31,001	\$32,000	\$2,713	\$3,850	\$4,200	\$4,550	\$6,650	N/A
\$32,001	\$33,000	\$2,799	\$3,972	\$4,333	\$4,694	\$6,861	N/A
\$33,001	\$34,000	\$2,885	\$4,094	\$4,467	\$4,839	\$7,072	N/A
\$34,001	\$35,000	\$2,971	\$4,217	\$4,600	\$4,983	\$7,283	N/A
\$35,001	\$36,000	\$3,057	\$4,339	\$4,733	\$5,128	\$7,494	N/A
\$36,001	\$37,000	\$3,143	\$4,461	\$4,867	\$5,272	\$7,706	N/A
\$37,001	\$38,000	\$3,229	\$4,583	\$5,000	\$5,417	\$7,917	N/A
\$38,001	\$39,000	\$3,315	\$4,706	\$5,133	\$5,561	\$8,128	N/A
\$39,001	\$40,000	\$3,401	\$4,828	\$5,267	\$5,706	\$8,339	N/A
\$40,001	\$41,000	\$3,488	\$4,950	\$5,400	\$5,850	\$8,550	N/A
\$41,001	\$42,000	\$3,574	\$5,072	\$5,533	\$5,994	\$8,761	N/A
\$42,001	\$43,000	\$3,660	\$5,194	\$5,667	\$6,139	\$8,972	N/A
\$43,001	\$44,000	\$3,746	\$5,317	\$5,800	\$6,283	\$9,183	N/A
\$44,001	\$45,000	\$3,832	\$5,439	\$5,933	\$6,428	\$9,394	N/A
\$45,001	\$46,000	\$3,918	\$5,561	\$6,067	\$6,572	\$9,606	N/A
\$46,001	\$47,000	\$4,004	\$5,683	\$6,200	\$6,717	\$9,817	N/A
\$47,001	\$48,000	\$4,090	\$5,806	\$6,333	\$6,861	\$10,028	N/A
\$48,001	\$49,000	\$4,176	\$5,928	\$6,467	\$7,006	\$10,239	N/A
\$49,001	\$50,000	\$4,263	\$6,050	\$6,600	\$7,150	\$10,450	N/A
Per day cost for Trips 31-90 Days		\$7	\$8	\$9	\$11	\$12	N/A

- Optional Cancel for any Reason:** 1.7 x the plan costs listed above
- Optional Flight AD&D Coverage:**
  - \$100,000 \$10 per trip
  - \$250,000 \$24 per trip
  - \$500,000 \$50 per trip
- Optional Collision Damage Waiver:** \$10 per day
- Optional Baggage/Personal Effects Upgrade:**
  - \$5,000 Limit \$19
  - \$10,000 Limit \$29
- Optional Pet Travel Benefits:** \$19



### TEN DAY FREE LOOK

you may cancel this Policy by giving Trawick International written notice of cancellation on the earlier of: (a) 10 days from the date your policy is purchased; or (b) prior to your scheduled departure date. If you do this, We will refund your premium paid provided you have not filed a claim under this Policy.

### COVERAGE EXCLUSIONS

Certain exclusions and limitations apply to each benefit and are detailed in the Policy.

### DISCLOSURE

This Certificate of Insurance describes all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company and herein referred to as the Company. The insurance benefits vary from program to program. Please refer to the accompanying Confirmation of Coverage. It provides you with specific information about the program you purchased. Please contact the Plan Administrator immediately if you believe that the Confirmation of Coverage is incorrect.

This Certificate of Insurance is issued in consideration of the enrollment form and payment of any premium due. All statements in the enrollment forms are representations and not warranties. Only statements contained in a written enrollment form will be used to void insurance, reduce benefits or defend a claim.

A policy will be issued in consideration of enrollment and payment of the premium due.

### **Please read the policy carefully.**

This is only a summary of our Plan. 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 govern. Please contact us if you have any questions.



## Agent Information

## PLAN ADMINISTRATOR

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