

# Pathway Essential

An Economical Travel Protection and Travel Medical Insurance Plan

| Travel Benefits                                    | Maximum Benefit Amount           |
|----------------------------------------------------|----------------------------------|
| Trip Cancellation                                  | 100% of Trip Cost up to \$25,000 |
| Trip Interruption                                  | 100% of Trip Cost up to \$25,000 |
| Trip Delay (12 Hours)                              | \$600 Maximum (\$150/day)        |
| Missed Connection (6 Hours)                        | \$250                            |
| <b>Optional Travel Benefit</b>                     |                                  |
| Accidental Death & Dismemberment*                  | \$10,000                         |
| Rental Car Damage*<br>(Not available for NY)       | \$50,000                         |
| <b>Baggage Benefits</b>                            |                                  |
| Baggage and Personal Effects                       | \$500 Maximum (\$100/article)    |
| Baggage Delay (24 Hours)                           | \$250 Maximum (\$75/day)         |
| <b>Medical Benefits</b>                            |                                  |
| Emergency Accident and Sickness<br>Medical Expense | \$25,000                         |
| Deductible                                         | \$100                            |
| Dental Expenses                                    | \$250                            |
| Emergency Evacuation                               | \$250,000                        |
| Repatriation of Remains                            | \$250,000                        |
| <b>Optional Medical Benefits</b>                   |                                  |
| Adventure Sports and Extreme Sports*               | \$5,000                          |

\*Additional cost and terms apply.

## Assistance Services

### Traveler Lounge Pass

Allowing you the convenience of airport lounge access if your flight is delayed by more than two (2) hours.

This service is available to Trawick International policy holders if: You have registered your flight at [go.TravelerLoungePass.com](https://go.TravelerLoungePass.com) at least twenty-four (24) hours before your scheduled flight departure time; and Your flight has been delayed by more than two (2) hours. If your flight was delayed by more than two (2) hours but there's no lounge available at the airport where you are, you may still use the lounge access code any time in the next six (6) months.

### Runway Health: Pre-travel Medication Readiness Consultation

Your Trawick travel insurance policy includes a pre-travel medication readiness consultation from Runway Health. Runway seamlessly connects travelers with US-licensed physicians with a quick, online consultation to create personalized, physician guided prescription medicine travel kits that are shipped directly to your door before departure, if prescribed. Travel better prepared and register for your complimentary consultation at [trawick.runwayhealth.com](https://trawick.runwayhealth.com).

## Plan Highlights

- Up to \$25,000 of **primary medical coverage**
- Optional **Adventure Sports** and **Extreme Sports** coverage available
- Optional Accidental Death & Dismemberment coverage available
- Available to U.S. residents traveling for up to 90 days within the United States and abroad

## Trip Cancellation and Trip Interruption Covered Reasons

This is a list of some covered reasons for Trip Cancellation and Trip Interruption. Please refer to the plan's Certificate for a full list.

- Sickness, Accidental Injury, or death of You, a Family Member, or Traveling Companion booked to travel with you or of a non-traveling Family Member
- You or Your Traveling Companion are terminated or laid-off
- Weather at departure causing complete cessation of Common Carrier services
- Natural Disaster at Your destination that renders your accommodations Uninhabitable
- Terrorist Incident
- Approved military leave revoked or military re-assignment
- Directly involved in a traffic accident en route to departure
- Mechanical breakdown of Your Common Carrier
- Hijacked, Quarantined, required to serve on a jury, or subpoenaed

Not all benefits are available for residents of all states, please see the plan's Certificates for all details.

## 14-Day Free Look Period

If you are not satisfied within 14 days of purchasing this plan, Trawick International will refund your premium cost if you have not departed on your trip or filed a claim.

### Underwritten by:

Plan sold by Trawick International. Insurance is provided by either Technology Insurance Company or Wesco Insurance Company, an AmTrust Financial Services, Inc. company and non-insurance services by Trawick International. Limitations and exclusions apply. Plan only valid for residents of the United States.

### Plan Admin:

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