



# 360° Group



## CHOICE Protection Plan

The 360° Group CHOICE Protection Plan provides quality travel protection for all ages at competitive group rates; includes trip cancellation & interruption benefits, emergency medical coverage, along with 24/7 travel assistance & concierge services†

### Reasons to Enroll

- 24/7 access to worldwide network of over 727,000 medical providers and suppliers while traveling
- An air ambulance medical transport can cost on average \$20,000 in the Caribbean & \$80,000 in Europe
- Monetary reimbursements, not credits or vouchers
- Protection from the moment you step out your front door until you're safely back home again

Plan Benefits	
Underwritten by Transamerica Casualty Insurance Company	
Benefits	Coverage Per Person (up to limits below)
Trip Cancellation	100% of insured trip cost (\$15,000 limit)
Trip Interruption	150% of insured trip cost
Trip Delay	\$1,000
Missed Cruise Connection	\$1,000
Baggage & Personal Effects	\$1,500
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$25,000
Emergency Evacuation/Repatriation	\$150,000
Travel Assistance & Concierge Services†	Included
Travel Assistance & Concierge Services†	
<ul style="list-style-type: none"> <li>• Medical Assistance, Consultation &amp; Monitoring</li> <li>• Emergency Medical Payments</li> <li>• Prescription Assistance</li> <li>• 24 Hour Legal Assistance</li> <li>• Emergency Cash Transfer</li> <li>• Travel Document &amp; Ticket Replacement</li> <li>• Information Services for Destination</li> <li>• Emergency Travel Arrangements</li> </ul>	

### Plan Highlights

- First payer coverage, no deductibles<sup>1</sup>
- Pre-existing exclusion waiver included through final payment
- Trip cancellation/interruption benefits include:
  - Sickness, injury or death<sup>2</sup>
  - Common carrier cancellations/delays
  - Terrorist act<sup>3</sup>
- Trip delay benefit - 5 hours or more
- Medical benefits coverage
- Baggage delay benefit - 12 hours or more
- Available for purchase within 24 months of departure date

### Pre-Existing Exclusion Waiver

Pre-existing medical conditions are eligible for coverage when:

- Plan is purchased before or along with final trip payment
- The traveler is medically able to travel at the time of plan purchase

A pre-existing condition exists if a traveler and/or traveling companion has an illness or other condition within 60 days prior to policy effective date in which the condition:

- Required taking prescribed drugs or medication
- Received medical treatment or a recommendation for a diagnostic test, examination, or medical treatment

The 60 day look-back on pre-existing conditions only applies to those traveling.

<sup>1</sup>Easy claims handling, less time and hassle to receive reimbursement for eligible losses from us first, with no deductibles. Funds may be recovered from your medical or other collectible insurance plans. <sup>2</sup>Of you, a traveling companion, family member, domestic partner or business partner. <sup>3</sup>Occurring within 30 days of the scheduled departure date for the covered trip in your departure city or in a city which is a scheduled destination. †Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage. Maximum trip length allowed is 120 days. Rates are subject to change. Plan rates are non-refundable after 10 day review period. This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. For a summary of the plan details on coverages, benefits, limitations and exclusions of the insurance plan, please refer to the applicable Description of Coverage. Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952. Travelex CA Agency License #0D10209 1522025 TGAC-0816 08.16

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## CHOICE Plan Rates

<b>Trip Cost</b> (per person)	<b>Protection Plan Rate</b>
<b>\$0 excludes trip cancellation*</b>	<b>\$25</b>
<b>\$1 - \$500</b>	<b>\$50</b>
<b>\$501 - \$1,000</b>	<b>\$75</b>
<b>\$1,001 - \$1,500</b>	<b>\$105</b>
<b>\$1,501 - \$2,000</b>	<b>\$137</b>
<b>\$2,001 - \$3,000</b>	<b>\$187</b>
<b>\$3,001 - \$4,000</b>	<b>\$248</b>
<b>\$4,001 - \$5,000</b>	<b>\$313</b>
<b>\$5,001 - \$6,000</b>	<b>\$373</b>
<b>\$6,001 - \$7,000</b>	<b>\$435</b>
<b>\$7,001 - \$8,000</b>	<b>\$498</b>
<b>\$8,001 - \$9,000</b>	<b>\$559</b>
<b>\$9,001 - \$10,000</b>	<b>\$621</b>
<b>\$10,001 - \$11,000</b>	<b>\$704</b>
<b>\$11,001 - \$12,000</b>	<b>\$770</b>
<b>\$12,001 - \$13,000</b>	<b>\$836</b>
<b>\$13,001 - \$14,000</b>	<b>\$903</b>
<b>\$14,001 - \$15,000</b>	<b>\$969</b>

*\*Receive all other base plan benefits including \$1,000 in trip interruption coverage.*

*Add \$3/day for trips 31 - 120 days*

Rates are subject to change. This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex CA Agency License #0D10209 1522025 TGAC-0816 08.16

