

**EXCLUSIONS FOR BAGGAGE & BAGGAGE DELAY ONLY**

Benefits are not payable for animals; automobile and automobile equipment, boats or other vehicles or conveyances, trailers, motors; aircraft, bicycles (except when checked as baggage with a Common Carrier); household effects and furnishings, antiques and collector's items; sunglasses (prescription or non-prescription), contact lenses; artificial teeth, dental bridges; hearing aids; prosthetic limbs; prescribed medications; keys; money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein); securities; stamps; professional or occupational equipment or property including, but not limited to, electronic business equipment, telephones, computer hardware or software; perishables and consumables; tobacco products.

**PRE-EXISTING CONDITIONS EXCLUSION**

A pre-existing conditions exclusion applies to Trip Cancellation/ Interruption and Emergency Medical Benefits.

The program does not cover losses or expenses resulting from you or your traveling companion, your business partner or your family member:

- 1) being injured prior to and including the effective date;
- 2) for any sickness occurring during the 90 days prior to and including the effective date for which treatment by a legally qualified physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

**PRE-EXISTING CONDITIONS EXCLUSION WAIVER**

If you have purchased a program where pre-existing conditions exclusion is waived, you are covered for these pre-existing conditions provided:

- 1. You purchased the protection plan within twenty-one (21) days of the initial covered trip payment;
- 2. You were medically fit on the date of purchasing the protection plan;
- 3. You have not filed a claim for Trip Cancellation/ Interruption due to a sickness or injury within 90 days prior to the purchase of the protection plan;
- 4. You do not have a sickness listed in the General Exclusions;
- 5. The pre-existing conditions exclusion applies to all amounts over the maximum waiver amount shown on the Confirmation of Coverage except for Medical Evacuation.

If you do not meet the above criteria, you will still be covered for Trip Cancellation/Interruption and Emergency Medical Benefits caused by reasons other than those related to the Pre-existing Condition.

**A+ Rating**

The Travelex Travelite and Travel Plus protection plans are underwritten by Old Republic Insurance Company, Greensburg PA. Old Republic is rated "A+" (Superior) by A.M. Best Company.

**Primary Coverage, No Deductibles**

File your claim with Travelex first - without deductibles.

**Pre-Existing Condition Coverage**

Pre-existing conditions exclusion is waived when a plan is purchased within 21 days of initial trip deposit. (Certain conditions apply.)

**Children Covered at No Additional Cost**

With Travelite and Travel Plus plans, children under 16 are protected at no additional cost when accompanied by a covered adult family member.

**Underwritten by: Old Republic Insurance Company, Greensburg PA**

**Customer Satisfaction Is Our First Priority**

If you are not completely satisfied within 10 days of purchasing this protection plan, Travelex will refund your plan cost, as long as you have not departed on your trip or filed a claim.

**For more information about Travelex plans:**

- Contact your travel agent
- Visit [www.travelexinsurance.com](http://www.travelexinsurance.com)
- Call 1-800-228-9792



**Foreign Currency**

When traveling internationally be prepared. Contact your travel agent to order foreign currency before your trip departure.

**Get Cash Over Here To Spend Over There**

**Location Number:**

**09-0440**

**BOWEN TRAVEL SERVICE**

**Travel Protection**  
Worth carrying on every trip



**What If?**

- You or a family member become ill and you can no longer travel
- You have a medical emergency in a foreign country
- Your residence or destination becomes uninhabitable due to a hurricane
- You miss a connection because of a flight delay
- Your wallet, credit cards and passport are stolen

[www.travelexinsurance.com](http://www.travelexinsurance.com)



Travelex Travelite and Travel Plus plans offer two levels of comprehensive benefits to protect your travel investment from the unforeseen.

Benefits (per person)	Travelite	Travel Plus
Trip Cancellation	Trip Cost	Trip Cost
Trip Interruption	150% of Trip Cost	150% of Trip Cost
Trip Delay/Missed Connection	\$750	\$1,000
Itinerary Change	\$250	\$250
Baggage	\$1,000	2,500
Baggage Delay	\$250	\$600
24-hour AD&D	\$10,000	\$25,000
Common Carrier AD&D	\$50,000	\$50,000
Emergency Medical/Evacuation	\$50,000	\$500,000
Travel Assistance & Concierge	Included	Included
Rental Vehicle Coverage*	Optional Upgrade	\$50,000
Flight Accident Coverage	Optional Upgrades	Optional Upgrades
Emergency Medical Upgrade	Optional Upgrade	Not Available

\*Not Available in Oregon.

**BENEFIT HIGHLIGHTS**

**Trip Cancellation & Interruption**

Cancel for a covered reason and recover up to 100% of the covered trip costs. If a trip is interrupted for a covered reason, recover any prepaid non-refundable travel expenses and emergency return home expenses up to 150% of the covered trip cost.

**Emergency Medical & Evacuation**

Choose from deluxe coverage with Travel Plus or comprehensive coverage with Travelite. Optional upgrade available with Travelite to provide a total of \$150,000 in Emergency Medical/Evacuation.

**Baggage & Baggage Delay**

Coverage for personal articles and expenses if bags are lost, stolen, damaged or delayed for 24 hours.

**Rental Vehicle Damage Protection**

Travel Plus includes \$50,000 coverage for damage to your rental vehicle. This coverage can be added to the Travelite plan.

**Travel Assistance & Concierge Services**

Offers a wide range of services including a medical assistance helpline, hospitality and event ticketing, and lost or stolen passport/credit card assistance, all on a 24/7 basis before and during trips.

This is a partial description of benefits. Certain conditions, exclusions, and limitations apply as set out in the Evidence of Coverage. Please visit our website at [www.travelexinsurance.com](http://www.travelexinsurance.com) and refer to the Evidence of Coverage for full details as well as for Special Notices.

**TRAVELITE**

Trip Cost Use full cost per person	Plan Rate Per Person					
	Ages 0-34	Ages 35-60	Ages 61-70	Ages 71-75	Ages 76-80	Ages 81+
\$0*	\$19	\$29	\$36	\$48	\$59	\$105
\$1 - \$500	\$25	\$36	\$40	\$55	\$66	\$109
\$501 - \$1,000	\$42	\$51	\$63	\$92	\$114	\$179
\$1,001 - \$1,500	\$53	\$68	\$88	\$121	\$161	\$251
\$1,501 - \$2,000	\$72	\$91	\$121	\$171	\$210	\$322
\$2,001 - \$2,500	\$92	\$116	\$150	\$210	\$259	\$394
\$2,501 - \$3,000	\$110	\$136	\$179	\$251	\$306	\$466
\$3,001 - \$3,500	\$129	\$148	\$211	\$291	\$353	\$539
\$3,501 - \$4,000	\$147	\$162	\$240	\$330	\$401	\$610
\$4,001 - \$4,500	\$164	\$185	\$303	\$369	\$447	\$678
\$4,501 - \$5,000	\$183	\$206	\$340	\$410	\$494	\$751
Emergency Medical Benefits Upgrade						
All Trips	\$27	\$27	\$49	\$77	\$77	\$154

**TRAVEL PLUS**

Trip Cost Use full cost per person	Plan Rate Per Person					
	Ages 0-34	Ages 35-60	Ages 61-70	Ages 71-75	Ages 76-80	Ages 81+
\$0*	\$32	\$37	\$55	\$66	\$87	\$173
\$1 - \$500	\$35	\$41	\$58	\$71	\$90	\$176
\$501 - \$1,000	\$62	\$72	\$102	\$126	\$158	\$249
\$1,001 - \$1,500	\$90	\$103	\$146	\$177	\$230	\$375
\$1,501 - \$2,000	\$116	\$143	\$187	\$225	\$307	\$486
\$2,001 - \$2,500	\$145	\$178	\$229	\$289	\$406	\$607
\$2,501 - \$3,000	\$170	\$213	\$272	\$349	\$484	\$730
\$3,001 - \$3,500	\$199	\$263	\$319	\$407	\$571	\$853
\$3,501 - \$4,000	\$223	\$298	\$363	\$466	\$668	\$975
\$4,001 - \$4,500	\$250	\$334	\$405	\$540	\$788	\$1,096
\$4,501 - \$5,000	\$275	\$382	\$448	\$601	\$881	\$1,219

For rates on Travelite & Travel Plus where the trip cost exceeds \$5,000, call 1-800-228-9792 or visit [www.travelexinsurance.com](http://www.travelexinsurance.com).

The rates above are for trips from 1-31 days in length. For trips from 32-180 days, add \$5 per day.

**\*\$0 Trip Cost band excludes Trip Cancellation & Interruption.**

**Rental Vehicle Coverage:** Included in Travel Plus plan; available for just \$7/day for a maximum of 31 days with the Travelite plan.

**Optional Flight Accident Coverage:** \$300,000 for \$17; \$500,000 for \$28; \$1M for \$56.

An \$8 processing fee will be added to each enrollment.

Rates are subject to change.

Benefits are not payable for sickness, injuries or losses of you, your traveling companion, business partner or family member arising directly or indirectly out of or as a result of: suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane; hostilities or an act of declared or undeclared war; participating in maneuvers or training exercises of an armed service; participating in races or speed or endurance contests; all extreme, high risk sports; participation in an organized sporting competition; piloting or learning to pilot or acting as a member of the crew of any aircraft; intoxication or influence of any controlled substance unless administered on the advice of a legally qualified physician; any unlawful acts; governmental regulation or prohibition; you and your traveling companion not being medically fit to travel at the time of purchase of coverage; diagnosed terminal illness which carries a prognosis of death within 12 months of the coverage effective date; non-physical sickness such as mental, nervous, emotional or personality disorders; normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided); travel to or through a city or country of destination under a travel warning issued by the United States Department of State at the time this protection plan is purchased and the sickness, injury, death, loss or delay is a direct result of the incidents surrounding the travel warning; intentional release of a biological material; or travel that is for you or your traveling companion to receive medical care, medication or treatment.

**Some exclusions may not be valid or wording may differ in your state of residence. For full details, please consult the Evidence of Coverage available at:**

[www.travelexinsurance.com](http://www.travelexinsurance.com)

**RENTAL VEHICLE DAMAGE EXCLUSIONS**

The insurance does not cover any loss caused or resulting from:

- a) physical damage or loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation or hire; for illegal trade purposes, or transporting contraband; in violation of the terms and conditions of the rental agreement;
- b) physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the rental vehicle; any dishonest act or conversion; any consequence of war (declared or otherwise); contamination by radioactive material;
- c) waiver or assumption of expenses by the commercial car rental agency; expenses covered under any other policy of insurance; any contents of the rental vehicle.