

	TripProtector Economy	TripProtector Classic	TripProtector Preferred <sup>SM</sup>
<b>Travel Protection Benefits</b>			
Underwritten by Nationwide Mutual Insurance Company			
	<b>Benefits Limits</b>	<b>Benefits Limits</b>	<b>Benefits Limits</b>
Age Restriction	Up to Age 70	No	No
Pre-Existing Condition Waiver (60 day look back prior to Effective Date)	Not available	Yes, if purchased within 14 days of initial deposit	Yes, if purchased within 21 days of initial deposit
Baggage Delay	More than 24 hrs., \$100	More than 12 hrs., \$200	More than 12 hrs., \$400
Baggage/Personal Effects	\$250 per item, max \$750	\$250 per item, max \$1,000	\$500 per item, max \$2,000
Missed Connection	\$250	\$500	\$1,000
Trip Delay	More than 8hrs., \$100 per day, \$500 max	More than 6hrs., \$200 per day, \$1,000 max	More than 6hrs., \$250 per day, \$1,500 max
Trip Cancellation	\$5,000	\$25,000	\$50,000
Trip Interruption	125% of trip cost	150% of trip cost	200% of trip cost
Cancel For Any Reason <sup>1</sup> (Optional)	Not available	Not available	75% reimbursement
Collision Damage <sup>2</sup>	Not available	Not available	\$35,000
<b>Travel Medical Benefits</b>			
Underwritten by Nationwide Mutual Insurance Company			
	<b>Benefits Limits</b>	<b>Benefits Limits</b>	<b>Benefits Limits</b>
Maximum Benefit for Accident per Person	\$75,000	\$250,000	\$500,000
Maximum Benefit for Sickness per Person	\$75,000	\$250,000	\$500,000
Surgery, Anesthesia, Radiation Therapy, X-Ray and Lab Office Visits	100%	100%	100%
Doctor Inpatient & Outpatient Office Visits	100%	100%	100%
Outpatient Prescription Drugs Outside U.S.	100%	100%	100%
Accidental Death and Dismemberment	Not available	\$25,000	\$50,000
Accidental Death and Dismemberment - Common Carrier	\$25,000	\$50,000	\$100,000
Global Health and Assistance Services	Included	Included	Included
24 Hour Hotline and Concierge Services	Included	Included	Included

<sup>1</sup> This benefit not available in the following states: NH, NY, WA

<sup>2</sup> This benefit not available in the following states: NY, OR, TX

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<b>Other Benefits</b>			
Services are provided by HTH Assistance Company			
	<b>Benefits Limits</b>	<b>Benefits Limits</b>	<b>Benefits Limits</b>
Repatriation of Remains	\$15,000	\$25,000	\$25,000
Medical Evacuation	\$500,000	\$1,000,000	\$1,000,000
Bedside Visit	\$1,500	\$1,500	\$1,500