

# Safe Travels Armor

## Trip Cancellation Travel Insurance

### Plan Highlights

- Up to \$100,000 of Primary Medical coverage
- Comprehensive coverage for pre-and post departure coverage
- Cancel for Any Reason available
- Pre-Existing Coverage on plans purchased within 14 days of initial deposit
- Available to US residents traveling within the United States and abroad

### Primary Medical

Primary (not secondary) insurance benefits. Primary Medical insurance will pay a claim first, even if you have other medical insurance. The Safe Travels Armor plan is primary to other forms of insurance

### Cancel for Any Reason

Provides reimbursement for up to 75% of the prepaid, non-refundable, forfeited payments you paid for your trip, if you cancel your trip for any reason not otherwise covered by this policy. Must be purchased with initial policy and within 14 days of the initial trip deposit or payment date, and the full, non-refundable trip cost is insured.

### Pre-Existing Medical Condition

Exclusion is waived if coverage is purchased within 14 days of the initial trip deposit or payment date, and the full, non-refundable trip cost is insured, and you are medically able to travel on the policy effective date.

### 14-Day Free Look

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.

These are only brief descriptions of policy benefits. Please read your policy for terms, conditions and exclusions.

### Non-Insurance and Travel Assistance Services

24-hour travel assistance services provided by On Call International, offer on-the-spot and immediate assistance for unexpected problems that can arise during your trip. These services are available 24/7 for help while traveling – anytime, anywhere.

### Underwritten by:

These plans are underwritten by Starr Indemnity & Liability Company, a Texas domiciled corporation (NAIC Company Code: 38318; TX license number: 93542) with its principal place of business at 399 Park Avenue, 2nd Floor, New York, NY 10022. Starr Indemnity & Liability Company is currently authorized to do business in all states, the District of Columbia and Puerto Rico. Not all coverages may be available in all jurisdictions. This brochure contains only a brief description of the coverages available under each plan, and the policy will contain reductions, limitations, exclusions, and termination provisions. These plans provide insurance coverage during the covered trip. You may have coverage from other sources that provide you with similar benefits but may be subject to different restrictions depending upon your other coverage. You may wish to compare the terms of these policies with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

### Plan Admin:

Trawick International  
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## Benefits of Coverage

Benefits	Maximum Benefit Amount
Trip Cancellation	Up to 100% of Trip Cost Insured - up to \$15,000
Trip Interruption	Up to 150% of Insured Trip Cost
Trip Delay	\$1,000 (\$150 per day) 12 hours
Missed Connection	\$500
Airline Reissue or Cancellation Fees	\$100 / 6 hours
Baggage Coverage	\$1,000 (\$100 per article, 50% special items)
Baggage Delay Coverage	\$250 (\$100 daily) 12 hours
Emergency Accident & Sickness Medical Expense	\$100,000
Deductible	\$50
Dental Coverage	\$750
Emergency Evacuation	\$1,000,000
Repatriation of Remains	\$1,000,000
Accidental Death & Dismemberment - Common Carrier	\$25,000
Accidental Death & Dismemberment - 24 Hour	\$10,000
Frequent Travel Loyalty	\$250
Pre-Existing Coverage	Included Within 14 Days of Deposit
Coverage Type	Primary
<b>Optional Coverages</b>	
Trip Cancellation for Any Reason	75% of Trip Cost Available within 14 Days of Deposit
Rental Car Damage	\$50,000 (\$100 Deductible)

## Other Details

- Plan is available up to 18 months in advance of departure
- Plan rates are per person and based on the age of traveler at time of enrollment
- Rates are subject to change prior to enrollment
- Maximum trip length is 90 days

## Your Agent Information

**Visitor Guard<sup>®</sup>**

The Best Value in Visitor Insurance

The Guard Company LLC

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