

Plan FAQ

Ritz Tours, Peony Tours, Affordable World Tours

1. When should I buy travel insurance?

Buy as *soon as possible* for maximum coverage. Your Trip Cancellation coverage is effective at 12:01 a.m. the day after you purchase your plan.

To be eligible for the Pre-Existing Medical Condition Exclusion Waiver and Cancel for Any Reason optional upgrade, you must purchase the plan or CFAR benefit within 14 days of the date your initial trip payment is received. Other terms apply.

2. What if I miss the 14-day early purchase period?

You may still purchase coverage at any time prior to departure, however, the coverage would not include the early purchase benefits.

3. Can I cancel the plan after I purchase it?

The plan can be cancelled for a full refund within 15 days of the plan purchase date as long as you have not traveled, incurred a loss or had a claim during this time. Plan is non-refundable after 15 days from purchase date.

4. What if my dates or trip plans change, or there is an increase in Trip Cost?

Notify USI Travel Insurance Services in writing by email, fax or mail of the new travel arrangement costs you want to insure and include the additional plan cost. Please include a daytime phone number and your Confirmation Number. Fax to 1-610-537-9835, email to info@travelinsure.com or mail to: USI Travel Insurance Services, 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073, USA. Reference Ritz Tours/Peony Tours/Affordable World Tours.

If you need assistance during business hours (Monday – Friday, 9:00 a.m. – 7:00 p.m. Eastern Time), call our Customer Service Representatives Toll Free at 1-855-874-0156 and mention that you are calling about the Ritz Tours/Peony Tours/Affordable World Tours plan.

5. I'm traveling with a friend. Am I covered if my friend cancels their trip?

A "Traveling Companion" means a person or persons whose name(s) appear(s) with yours on the same Travel Arrangements and with whom you intend to travel during the Trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.

If your Traveling Companion, as defined, cancels his or her Trip for a reason covered by the plan and you decide not to take your Trip, your prepaid, non-refundable travel arrangements may be covered.

See the [plan document](#) for complete details about this benefit.

6. Will the plan cover Pre-Existing Medical Conditions?

If you purchase your plan within 14 days of the date your initial payment or deposit for your trip is received and you are not disabled from travel at the time your plan cost is paid, the Pre-Existing Medical Conditions Exclusion is waived. For a complete explanation of the Pre-Existing Medical Conditions Exclusion waiver, please review the [plan document](#) for your state of residence.

7. What does the Cancel For Any Reason benefit cover?

If you purchase the Travel Protection Plan with optional CFAR upgrade, you can cancel for any reason not already covered by your plan, provided you cancel no later than 48 hours prior to your trip's scheduled departure. If you are forced to cancel for a reason not otherwise covered by your plan, Cancel For Any Reason (CFAR) coverage will reimburse you 75% of your prepaid, forfeited, non-refundable payments for the insured Trip arrangement(s) up to the maximum benefit shown on the Schedule of Benefits. To be eligible for this benefit, you must purchase the plan with CFAR within 14 days of the date your initial payment or deposit for your trip is received. This Optional Cancel for Any Reason Benefit does not cover the failure of your Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason. Additional costs and terms apply.

8. Can I add the Cancel For Any Reason benefit after I buy the plan?

The Cancel For Any Reason optional benefit is available for purchase at an additional cost if you purchase the plan within 14 days of the date your initial trip payment/deposit is received. CFAR must be added at the time of initial plan purchase. CFAR is not available to residents of NY.

9. What if I don't want to take my trip because of terrorist attacks?

The plan provides Trip Cancellation coverage if a terrorist incident occurs before your trip and within 30 days of your scheduled departure date in a city listed on your scheduled itinerary. Additional terms apply.

10. How far in advance can I buy my plan?

The travel protection plan is available for purchase up to 18 months before your scheduled departure date.

11. What is the maximum trip cost per person?

The maximum trip cost you can insure is \$25,000 per person.

12. How much of my trip cost should I insure?

We recommend you insure ALL pre-paid travel arrangements that have any cancellation penalties or restrictions.

13. Do I need to insure my airfare cost?

If your airfare is subject to a cancellation penalty or restriction (most are), we recommend that you insure it.

14. Can I insure my frequent flyer miles?

No, frequent flyer miles cannot be insured.

15. Can I choose the benefits I wish to purchase? For example, can I buy Trip Cancellation coverage only?

No. The plan benefits are pre-selected. The Cancel For Any Reason upgrade is optional, and may be added to your plan if you meet the requirements.

16. Are there any restricted destination countries?

Yes. Travel to Belarus, Cuba, Iran, Iraq, Libya, Russia, Syria, North Korea, Yemen, Afghanistan, Haiti, Myanmar and Sudan is restricted. Israel is not completely excluded, but CFAR coverage is not available if Israel is the destination country.

This document contains highlights of the plans developed by USI, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by On Call Int'l. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals

looking to obtain additional information regarding the features and pricing of each travel plan component, please contact USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pk, Ste 200, Newtown Square, PA 19073; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. While USI markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by USI, and USI does not receive compensation from USF for providing the non-insurance components of the plans.