



# TRAVEL PROTECTION

DESIGNED FOR RITZ TOURS

Created with Ritz Tours travelers in mind, this travel protection plan gives you and your loved ones options when unexpected situations affect your trip. Let us help you *Dream. Explore. Travel On.*

## PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- 6 hour trip delay benefit
- 3 hour missed connection benefit
- 12 hour baggage delay benefit
- Ability to provide coverage for all your trip components, including tours, flights and cruises
- Faster online claims<sup>1</sup>

## PLAN BENEFITS

Benefits	Coverage <sup>2</sup>
Trip Interruption	100% of trip cost (up to \$1,000)
Trip Delay	\$1,000 (\$350/day)
Missed Connection	\$1,000
Baggage & Personal Effects	\$1,000
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$25,000 (\$500 dental sublimit)
Emergency Medical Evacuation	\$50,000
Accidental Death & Dismemberment	\$10,000
Travel Assistance & Concierge Services <sup>3</sup>	Included

## PLAN RATES

Trip Cost	Cost Per Person
Plan Cost	\$28

Rates are per traveler.

## PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-existing medical conditions are eligible for coverage when:

- Full trip cost is insured
- The traveler is medically able to travel at the time of plan purchase
- Plan is purchased within 15 days of initial trip deposit

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member within the 180 day period immediately preceding and including the Insured's coverage effective date. This exclusion applies to those not traveling.

## PURCHASE GUARANTEE

If you are not completely satisfied within 15 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

To Learn More or Enroll

Contact Ritz Tours at 888.345.7489

## PLAN BENEFITS

### TRIP CANCELLATION & TRIP INTERRUPTION

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is canceled or interrupted. Popular reasons include:

- Sickness, Injury or Death<sup>4</sup>
- Home Uninhabitable/Inaccessible
- Destination Uninhabitable or Inaccessible
- Inclement Weather
- Employment Termination
- Strike
- Quarantine/Hijacking
- Jury Duty/Subpoena
- Military Duty
- Cancel for Business Reasons
- Named Hurricane

### TRIP DELAY

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 6 hours or more.

### BAGGAGE & PERSONAL EFFECTS

Reimbursement for personal articles and expenses if bags are lost, stolen or damaged.

### BAGGAGE DELAY

Reimbursement for personal articles and expenses if bags are delayed for 12 hours or more.

### EMERGENCY MEDICAL & DENTAL EXPENSES

Emergency medical treatment if a sickness or injury occurs while traveling.

### EMERGENCY MEDICAL EVACUATION

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation and travel expenses (maximum \$25,000) for escort.



### Questions About Plan Benefits?

Call 844.204.0949 and use Plan Number 340A-0718  
or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com)

### ACCIDENTAL DEATH & DISMEMBERMENT

Reimbursement for permanent loss of life, limbs or sight from a covered accidental injury during travel.

### TRAVEL ASSISTANCE SERVICES<sup>3</sup>

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents, event ticketing and much more.

### VIEW PLAN DETAILS

View your policy: [policy.travelexinsurance.com/340A-0718](http://policy.travelexinsurance.com/340A-0718)

4 Of you, a traveling companion, family member, domestic partner or business partner. This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 180 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 844.204.0949. Email: [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com). Any inquiry regarding claims may be directed to [travelex.claims@bhspecialty.com](mailto:travelex.claims@bhspecialty.com), P.O. Box 31003 Charlotte, NC 28231-1003; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address. To view state specific fraud warnings, visit [travelexinsurance.com/company/fraud-warning](http://travelexinsurance.com/company/fraud-warning). Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MN, MO, MT, OR, and VA Policy Form series PG-TA-IPL-NV. In CA Policy Form # PT-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USJM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEA. 340A-0718 | 0718 Z51



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