

STUDENT BASIC

GROUP TRAVEL PROTECTION

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)**	Optional
Non-Insurance Worldwide Emergency Assistance Services	Included

*Subject to the maximum benefit amount of \$10,000.

** CFAR coverage is up to 75% of the nonrefundable trip cost (subject to the maximum benefit amount in the Plan). CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of original plan purchase and with or before the final payment for Your trip. You must have paid all non-refundable Trip Costs to the Travel Supplier prior to cancellation. For \$0 Trip Cost there is no CFAR. This benefit is not available to residents of New York State.

Travel Supplier:

TOUR-RIFIC OF TEXAS
13810 CHAMPION FOREST DR. SUITE 200
HOUSTON, TX 77069
281-587-9555

Insurer:

Travel Insured International
844-440-8113
groups@travelinsured.com
www.travelinsured.com

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss due to, arising or resulting from: 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition (does not apply to Trip

Cancellation); 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits in the Plan; 14. due to a PreExisting Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

[Purchase Up to Final Trip Payment Due Date for Pre-Existing Condition Waiver!](#)

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before final payment due date for the trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

[PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.](#)

Tour-Rific of Texas is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Tour-Rific of Texas is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Tour-Rific of Texas and its employees may offer and disseminate travel insurance under the direction of Travel Insured International (TII). You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact TII at 844-440-8113. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Tour-Rific of Texas.

This document contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company under form series T210 et. al. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018. The plans also contain non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured.