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TRAVEL INSURED<sup>Int'l.</sup>

# Group Travel Insurance

## DELUXE PLAN

Schedule of Insurance Coverage and Other Services	Limit	Trip Cost	Rate
Trip Cancellation*	Trip Cost**	\$0	\$ 28
Trip Interruption*	150% Trip Cost**	\$1 - \$300	\$ 36
Cancel for Work Reasons	Trip Cost**	\$301 - \$500	\$ 64
Trip Delay (6 hours)	\$750 (\$150/day)	\$501 - \$1,000	\$ 89
Baggage/Personal Effects	\$1,500	\$1,001 - \$1,500	\$ 114
Baggage Delay (24 hour)	\$400	\$1,501 - \$2,000	\$ 154
Emergency Accident/Sickness Medical Expense	\$50,000	\$2,001 - \$2,500	\$ 174
Emergency Evacuation/Repatriation of Remains	\$250,000	\$2,501 - \$3,000	\$ 194
24 Hour Accidental Death & Dismemberment	\$25,000	\$3,001 - \$3,500	\$ 215
Worldwide Emergency Assistance Services	Included	\$3,501 - \$4,000	\$ 268
Optional Cancel For Any Reason	75% of Non-refundable Trip Cost, cancellation must be 48 hours prior to scheduled departure***	\$4,001 - \$4,500	\$ 304
		\$4,501 - \$5,000	\$ 350

\* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

\*\* Up to the Trip Cost Insured, up to a maximum of \$10,000 per person

\*\*\* Optional Coverage can be selected for individual participants or entire group provided the plan is purchased within 14 days of initial trip deposit and the appropriate additional premium is paid.

# Group Travel Insurance

## GENERAL LIMITATIONS AND EXCLUSIONS

Benefits are not payable for the following: resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (states may vary); due to a mental or nervous condition, unless hospitalized; resulting from an act of declared or undeclared war; while participating in maneuvers or training exercises of an armed service; while riding, driving or participating in races, or speed or endurance contests; while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); while participating as a member of a team in an organized sporting competition; while participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving; while piloting or learning to pilot or acting as a member of the crew of any aircraft; received as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician; to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; due to normal childbirth, normal pregnancy through the first 9 months of pregnancy or voluntarily induced abortion; for dental treatment (except as coverage is otherwise specifically provided herein); which exceed the Maximum Benefit Amount for each attached coverage as shown in the Schedule of Coverage and Services; or; due to a Pre-existing Condition, as defined in the Policy. The Pre-existing Condition Limitation does not apply to: (a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage; or (b) to coverage purchased prior to Your final Trip payment (for Deluxe plans); or to coverage purchased within 14 days of Your initial Trip deposit (for Lite plans).

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

### Additional Limitations and Exclusions Specific to Baggage and Personal Effects

Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date.

This is summary only. Refer to the Policy for all the provisions, limitations and exclusions. This document contains highlights of the plan. Review the Certificate of Insurance for complete terms, conditions and exclusions that apply. The certificate is available on-line at [www.travelinsured.com](http://www.travelinsured.com) via the Agent Login or by calling 800-243-3174 to speak with a group specialist.

## To Sign Up, Please Contact:



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