

# Caradonna Dive Adventures Travel Protection... ... helping to protect your travel investment, your belongings and most importantly you!

Plan F482C	
Schedule of Insurance Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$500
Travel Delay (Up to \$250 Per Day)	\$750
Medical Expense/Emergency Assistance Accident and Sickness Medical Expense Emergency Evacuation and Repatriation	\$35,000 Not Included
Accidental Death & Dismemberment	\$25,000
Baggage and Personal Effects	\$1,000
Baggage Delay (Up to \$200 Per Day)	\$1,000
Sports Equipment Rental	\$1,000

## **Travel Protection Plan Cost**

9% of Trip Cost

The plan cost includes the plan premium and a fee for non-insurance assistance services. Please see important disclosures.

### Waiver of the Pre-Existing Condition Exclusion

The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 15 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are not disabled from travel at the time Your plan payment is paid.

**Non-Insurance Services** 

Generali Global Assistance

For questions, please contact Trip Mate at 1-833-297-2255

## **Insurance Exclusions And Limitations**

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; an act of declared or undeclared war; 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; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a professional in a stunt, athletic or sporting event or competition; participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; piloting or learning to pilot or acting as a member of the crew of any aircraft; being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided herein); any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; a loss or damage caused by detention, confiscation or destruction by customs; Elective Treatment and Procedures; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; a loss that results from a Sickness,

#### INFORMATION YOU NEED TO KNOW:

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing 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 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. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. 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 Trip Mate. Trip Mate Inc. (dba Trip Mate Insurance in CA and UT) 9225 Ward Parkway, Suite 200. Kansas City, MO 64114. 1-833-297-2255, claimssupport@travelclaimsonline.com. CA license # 0805270.