

Comparison Guide

TripArmor®
Travel Protection Plan
Missionary Division



Comparison Guide



BENEFITS	PLAN OPTIONS <i>maximum limit/principal sums</i>		
	TripArmor Post Departure	TripArmor	TripArmor Plus
Trip Cancellation	N/A	Trip Cost	Trip Cost
Trip Interruption	Up to \$1,000	150% of trip cost insured	150% of trip cost insured
Travel Delay <i>(\$200 per day after an initial delay of 8 hours)</i>	Up to \$750	Up to \$750	Up to \$750
Missed Connection (3 hours)	Up to \$1,500	Up to \$1,500	Up to \$1,500
Itinerary change	Up to \$250	Up to \$250	Up to \$250
Baggage Delay <i>(\$150 per day after an initial delay of more than 12 hours)</i>	Up to \$750	Up to \$750	Up to \$750
Baggage and Personal Effects <i>(\$300 per lost article)</i>	Up to \$1,500	Up to \$1,500	Up to \$1,500
Accident/Sickness Medical	Up to \$100,000	Up to \$100,000	Up to \$100,000
Emergency Medical Evacuation, Medical Repatriation and Return of Remains	Up to \$1,000,000	Up to \$1,000,000	Up to \$1,000,000
Non-Medical Emergency Evacuation	Up to \$25,000	Up to \$25,000	Up to \$25,000
Accidental Death and Dismemberment	Up to \$50,000	Up to \$50,000	Up to \$50,000
Cancel For Any Reason	N/A	N/A	Up to 75% non-refundable insured trip cost insured (Plan must be purchased within 20 days of the date your initial trip payment is received. Additional terms apply. Not available to NY residents.)

Insurance benefits in the plans are subject to limitations and exclusions, including an exclusion due to pre-existing conditions.

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the plan document. The plan document is the only source of the actual benefits provided.

PRE-EXISTING CONDITION EXCLUSION

United States Fire Insurance Company (The Company) will not pay for any expense as a result of any illness, disease, or other condition during the 60-day period immediately prior to the date your coverage is effective for which you or your traveling companion, business partner, or family member scheduled or booked to travel with you (a) received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened, or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or (b) took or received a prescription for drugs or medicine. This exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under the plan.

WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

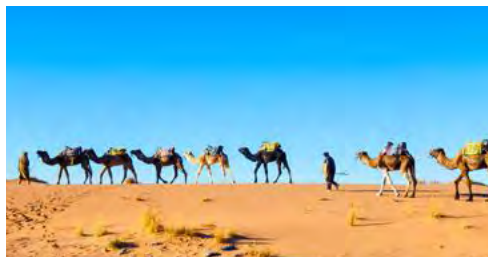
The exclusion for pre-existing condition will be waived provided: (a) Your payment or deposit for the plan is received within 20 days of the date your initial payment or deposit for your trip is received and; (b) You are not disabled from travel at the time your plan cost is paid.

MEDICALLY FIT TO TRAVEL EXCLUSION

The Company will not pay any expense because of you having been advised in writing that you, a traveling companion, family member, or business partner booked to travel with you are not medically fit to travel, as defined in the plan, at the time of purchase of coverage. If coverage is purchased and it is later determined that any such persons were not medically fit to travel at the time of purchase, the coverage is void and plan cost paid will be returned.

The table displayed is a summary of benefits. Please review the plan document for detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per State. If you are not satisfied for any reason with the coverage, you may return your plan to iTravelInsured Inc. and receive a full refund within 10 days after receipt, as long as you have not departed on your trip, and you have not filed a claim. The plan is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.

CA DOI toll free number: +1.800.927.4357
MD Insurance Administration: +1.800.492.6116
Individuals looking to obtain additional information regarding the features and pricing of each travel plan component can contact IMG at +1.800.628.4664





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