Exclusions & Limitations

The following exclusion applies to the Emergency Medical and Dental Expense, Trip Cancellation, Trip Interruption, Trip Delay and Missed Cruise Connection coverages:
We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under covered expenses for Emergency Medical Evacuation or Repatriation of Remains of the Medical Protection coverage.
The following exclusion applies to the Accidental Death & Dismemberment coverage: We will not pay for loss caused by or resulting from Sickness of any kind.
The following exclusions apply to all coverages: We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders except if hospitalized (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth (except for complications of pregnancy or as specifically provided under Trip Cancellation) or elective abortion; participation as a professional in athletics while on the covered trip; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); travel warning/alert; service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; scuba diving, mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you; a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your effective date; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment.
Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.
DEFINITIONS: Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition 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 this Policy.
This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll free 1-800-228-9792. Email: customerservice@travelexinsurance.com.
California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209
New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producer's expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.
This brochure is a brief summary of the program, please review the Description of Coverage for an outline of benefits and amounts of coverage available to you. Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. To view your state-filed form, please visit www.travelexinsurance.com/SBPlans.aspx or call 1-800-819-9004 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OH, OR, VT, WA and WY or your Group Certificate for all other states. ©2016 Travelex Insurance Services, Inc. 1206066

Meet Your Travel Needs

In today's travel environment it's important to protect you and your trip investment. Relax and enjoy your trip with this deluxe plan to meet your maximum travel needs.

Cancel for Any Reason Upgrade

Purchase this pak for protection against the unexpected. Cancel your trip for absolutely any reason, plus cancel for trip delay reasons!

30 Day Pre-Existing Waiver

Purchase the plan within 30 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Hospital of Choice

Medical transportation to the nearest suitable hospital of your choice.

Post Departure Protection

Select the $0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus $1,000 in trip interruption coverage!

Ten Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

Please utilize the location number and agent code below when getting a quote or enrolling.

LOCATION NUMBER	AGENT CODE
10-0158	

COMPANY NAME

The Quest Group

Travel Max

Deluxe Travel Protection

Travelex worldwide money

Insurance Services

Benefit Highlights

Trip Cancellation & Interruption

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is cancelled or interrupted due to a covered reason. Refer to the Description of Coverage for details.

- Sickness, Injury or Death[1]
- Trip Delay of 50% or more
- Financial Insolvency
- Home/Destination Uninhabitable
- Documented Traffic Accident en Route
- Involuntary Employment Termination/Transfer
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Common Carrier Cancellations/Delays
- Documented Passport/Visa Theft
- Inclement Weather
- Organized Labor Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Terrorist Act[2]
- Mandatory Evacuation
- Business Reasons[3]
- Pregnancy (trip cancellation only)[4]

Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, meals, internet usage fees, airline club admission and kennel coverage if a trip is delayed 5 hours or more for a covered reason.

Missed Cruise Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more. Includes coverage for personal business property and a rental allowance for lost, stolen or damaged sporting equipment.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling. Includes protection for traveling pets.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest suitable hospital of your choice, also includes repatriation.

Accidental Death & Dismemberment

Provides coverage for loss of life, limbs or sight from a covered accidental injury anytime during your travel or as a passenger on a common carrier.

Travel Assistance & Concierge[5]

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

[1] Of you, a traveling companion, family member, domestic partner or business partner. [2] Occurring within 30 days of your scheduled departure date. [3] Requires plan purchase within 30 days of initial trip deposit. [4] When pregnancy occurs after the effective date of coverage. [5] Provided by the designated provider as listed in the Description of Coverage.

Benefits & Rates

Base Plan Benefits	Coverage Per Person[6]
Trip Cancellation	100% of trip cost ($50,000 limit)[7]
Trip Interruption	150% of trip cost ($75,000 limit)
Trip Delay/Missed Cruise Connection	$1,000 / $1,000
Baggage/Baggage Delay	$2,500 / $600
Emergency Medical & Dental Expenses	$100,000
Emergency Evacuation & Repatriation	$1 million
24 Hour AD&D	$25,000
Common Carrier AD&D	$50,000
Travel Assistance & Concierge[5]	Included

Maximum Luxuries

Transportation Pak	NO COST!
• Flight Accident AD&D (per person)	$200,000
• Rental Car Damage Protection (per plan)	$50,000
Cancel for Any Reason Pak	UPGRADE
• Cancel for Any Reason	75% of trip cost
• Cancel for Trip Delay Reasons	100% of trip cost

[6] Coverage is up to the limits shown per person. Limitations and exclusions apply.
[7] $200,000 aggregate trip cost limit for all travelers on the same covered trip.

Trip Cost	Base Plan Rates Per Person				
Use full cost per person, include all non-refundable, prepaid travel costs.	Ages 0-34	Ages 35-59	Ages 60-69	Ages 70-79	Ages 80+
$0 *excludes trip cancellation*[9]	$46	$57	$80	$105	$272
$1 - $500	$50	$63	$89	$117	$437
$501 - $1,000	$78	$93	$137	$181	$619
$1,001 - $1,500	$112	$134	$190	$255	$665
$1,501 - $2,000	$140	$183	$240	$332	$880
$2,001 - $2,500	$184	$232	$295	$422	$1,099
$2,501 - $3,000	$216	$275	$343	$498	$1,316
$3,001 - $3,500	$257	$337	$396	$585	$1,537
$3,501 - $4,000	$285	$381	$452	$681	$1,757
$4,001 - $4,500	$318	$428	$500	$792	$1,974
$4,501 - $5,000	$348	$487	$548	$889	$2,184
$5,001 - $5,500	$410	$566	$660	$956	$2,318
$5,501 - $6,000	$440	$613	$715	$1,011	$2,376
$6,001 - $6,500	$480	$682	$790	$1,131	$2,672
$6,501 - $7,000	$514	$732	$831	$1,199	$2,873
$7,001 - $8,000	$600	$818	$947	$1,353	$3,259
$8,001 - $9,000	$684	$946	$1,073	$1,523	$3,700
$9,001 - $10,000	$780	$1,061	$1,206	$1,694	$4,184

[8] Receive all other base plan benefits including $1,000 in trip interruption coverage.

- For rates on trip costs above $10,000 please call 1-800-228-9792.
- Plan is available to purchase 24 months in advance of departure date.
- Maximum trip length allowed 180 days. For trips 31-180 days in length add $8 per day.
- Plans sold per household.
- Rates are subject to change.

Maximum Luxuries

Transportation Pak
No Cost!

One pak with two great benefits, each automatically included in your base plan rate! The pak includes flight accident coverage for each traveler and rental car damage protection.

Cancel for Any Reason Pak
Upgrade

Protection against the unexpected, whatever it may be! Purchase this upgrade and everyone on the plan receives these two benefits:

- Cancel a trip 2 or more days before the scheduled departure date and recover up to 75% of trip cost.
- Plus Cancel for Trip Delay Reasons - This added benefit allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost.

Must be selected at the time of initial plan purchase, within 30 days of the initial trip deposit date and must insure full trip cost (maximum trip cost $10,000 per person).

Available for an additional 50% of total base plan rate.

For questions, quotes or to enroll, visit www.travelexinsurance.com or call 1-800-228-9792

Enrollment Form

Please print clearly for accurate processing.

TTM-0814
TAHC5001GES

Trip Details

Location Number / Agent Code 10-058
(on pg 7 of brochure)

Departure Date MM / DD / YYYY Return Date MM / DD / YYYY

Country of Destination _____

Tour Operator _____

Cruise Line _____ Airline _____

Traveler Details

Primary Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost $ _____

Second Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost $ _____

Third Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost $ _____

Fourth Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost $ _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Beneficiary Name _____
(Estate designated if left blank)

Primary Traveler Email _____
(Provide to receive Confirmation of Coverage via email)

Premium Calculation

Total Base Plan Rate (calculate below for all travelers)

$ _____ + $ _____ + $ _____ + $ _____ = $ _____
Primary Traveler Second Traveler Third Traveler Fourth Traveler Base Plan Total

Trips 31-180 days in length _____ x _____ x $8 = $ _____
(include arrival and departure days) # travelers # days over 30 Extra Days Total

Optional Cancel for Any Reason Pak (Base Plan + Extra Days x 50%) $ _____

Total Amount Due
(and authorized as payment) $ _____

Reasons to Enroll

- Industry leading coverage with trip cancellation, trip interruption, baggage coverage, medical coverage and more.
- 24/7 access to worldwide network of over 727,000 medical providers and suppliers while traveling.
- An air ambulance medical transport can cost on average $20,000 in the Caribbean and $80,000 in Europe.
- Hassle free claims with speedy processing.
- Monetary reimbursements, not credits or vouchers.
- Protection from the moment you step out your front door until you're safely back home again.

Enrollment Options

1 Travel Agent

Contact your local travel agent.

2 Internet

Visit us at www.travelexinsurance.com to get a quote, learn more or to purchase.

3 Phone

Speak with an experienced customer service representative available at 1-800-228-9792, M-F 8:00 am to 7:00 pm CST, to answer questions, receive a quote or to enroll.

4 Mail

Mail enrollment form to the following address with a check or call 1-800-228-9792 with payment details.

Travelex Insurance Services
PO Box 641070, Omaha, NE 68164-7070

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. If you wish to obtain a fraud statement specific to your state of residence, please call 1-800-819-9004.

Travel insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form Numbers TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.