

# Living Passages Trip Protection

## International Travel Protection Plan

### Plan Highlights

- Comprehensive coverage for trip cancellation, trip interruption, emergency medical and post-departure travel coverage up to \$25,000
- Up to \$250,000 in Emergency Evacuation and Repatriation of Remains coverage available
- 100% of Trip Cancellation coverage up to \$25,000
- 125% of Trip Interruption coverage up to \$31,250
- Up to \$100,000 in Primary Medical Coverage
- Pre-Existing medical condition waiver available

### 10-Day Free Look Period

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

### Trip Cancellation Covered Reasons

This is a list of some covered reasons for Trip Cancellation. Please refer to the plan's Certificate for a full list.

- Sickness, Accidental Injury, or Death of You, a Family Member, Traveling Companion, or Business Partner
- Sickness, Injury, or Death of Non-Traveling Family Member
- Hijacked, Quarantined, required to serve on a jury, or subpoenaed
- Employment Terminated or Laid-Off
- Approved Military Leave Revoked or Military Re-Assignment
- Your Home made Uninhabitable by Natural Disaster or Burglary
- Inclement Weather Causing Complete Cessation of Air/Common Carrier Services
- Natural Disaster at Destination that Renders Accommodations Uninhabitable
- Terrorist Incident

### Underwritten by:

Benefits listed describe all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company, Columbus, Ohio. In WA, coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio and Nationwide Mutual Insurance Company, Columbus, Ohio. There are certain restrictions, exclusions and limitations that apply to all services and coverages. Plan benefits, limits, and provisions may vary by state. To review full plan details online, visit [www.trawickinternational.com](http://www.trawickinternational.com). You will receive your State specific Plan Document which describes the benefits and limitations in detail including available 24-hour non-insurance emergency assistance services.

### Plan Admin:

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## Benefits of Coverage

<b>Benefits</b>	<b>Maximum Benefit Amount</b>
<b>Trip Coverage</b>	
Trip Cancellation	100% of Trip Cost up to \$25,000
Trip Interruption	125% Trip Cost up to \$31,250
Trip Delay (5 hours)	\$1,000 (\$250/day)
Missed Connection (3 hours)	\$1,000
<b>Personal Items Coverage</b>	
Baggage Coverage	\$1,500 (\$250 Per Article Limit, \$500 Combined Article Limit)
Baggage Delay Coverage (12 hours)	\$250
<b>Medical &amp; AD&amp;D Coverage</b>	
Emergency Accident & Sickness Medical Expense	\$100,000
Dental Expenses	\$500
Emergency Evacuation	\$250,000
Repatriation of Remains	\$25,000
Visit by Family Member – transportation	\$10,000
Visit by Family Member - expenses	\$200/day, 10 days maximum
Accidental Death & Dismemberment Common Carrier (Air Only)	\$25,000 principal sum
Pre-Existing Condition Waiver	If purchased on or before Final Payment
Pre-Existing Condition lookback period	60 days
Non-insurance 24-hour standard emergency travel assistance	Included

Not all Benefits are available in all states, please see the Plan Document for all details.

## Plan Rates

<b>Trip Cost Bands</b>	<b>Gross Plan Cost</b>
<b>\$1-1,000</b>	\$88.44
<b>\$1,001-\$2,000</b>	\$139.90
<b>\$2,001-\$3,000</b>	\$211.14
<b>\$3,001-\$4,000</b>	\$280.40
<b>\$4,001-\$5,000</b>	\$377.67
<b>\$5,001-\$6,000</b>	\$424.91
<b>\$6,001-\$7,000</b>	\$527.54
<b>\$7,001-\$8,000</b>	\$611.21
<b>\$8,001-\$9,000</b>	\$724.68
<b>\$9,001-\$10,000</b>	\$895.64
<b>\$10,001-\$11,000</b>	\$980.84
<b>\$11,001-\$12,000</b>	\$1,066.04
<b>\$12,001-\$13,000</b>	\$1,151.24
<b>\$13,001-\$14,000</b>	\$1,236.45
<b>\$14,001-\$15,000</b>	\$1,321.65
<b>\$15,001-\$16,000</b>	\$1,406.85
<b>\$16,001-\$17,000</b>	\$1,492.05
<b>\$17,001-\$18,000</b>	\$1,577.25
<b>\$18,001-\$19,000</b>	\$1,662.45
<b>\$19,001-\$20,000</b>	\$1,747.65
<b>\$20,001-\$21,000</b>	\$1,832.85
<b>\$21,001-\$22,000</b>	\$1,918.05
<b>\$22,001-\$23,000</b>	\$2,003.25
<b>\$23,001-\$24,000</b>	\$2,088.45
<b>\$24,001-\$25,000</b>	\$2,173.65