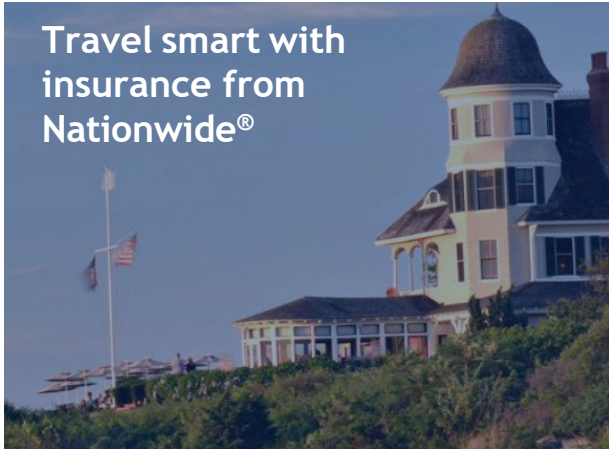




Association
of Lodging
Professionals



Travel smart with
insurance from
Nationwide®

TRAVEL PROTECTION

offered exclusively by:



Travel insurance is underwritten by Nationwide Life Insurance Company, Columbus, Ohio. In Washington, coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio and Nationwide Mutual Insurance Company, Columbus, Ohio.

BENEFIT HIGHLIGHTS¹

TRIP CANCELLATION	100% OF TRIP COST
TRIP INTERRUPTION	150% OF TRIP COST

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is canceled or interrupted. Some of the covered reasons include:

- Sickness, Injury or Death²
- Employment Termination
- Military Leave Revoked
- School year extended
- Inclement Weather
- Destination Uninhabitable/Inaccessible
- Civil Commotion, Riot or Civil Unrest
- Being the Victim of Felonious Assault
- Quarantine / Hijacking / Jury Duty / Subpoena
- Traffic Accident
- Closed roadway
- Mechanical Breakdown of the Common Carrier
- Strike That Causes Cessation of Services of the Common Carrier

TRIP DELAY **\$500**

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 12 hours or more.

MISSED CONNECTION **\$500**

Reimbursement for unused, non-refundable expenses and additional transportation if You miss Your trip departure due to an airline weather delay of 3 or more hours.

BAGGAGE & PERSONAL EFFECTS **\$1,000**

Reimbursement for personal articles and expenses if bags are lost, stolen or damaged.

BAGGAGE DELAY **\$500**

Reimbursement for personal articles and expenses if bags are delayed for 24 hours or more.

EMERGENCY ACCIDENT & SICKNESS EXPENSES **\$50,000**

Emergency medical treatment if a sickness or injury occurs while traveling. \$750 dental expense sublimit.

EMERGENCY MEDICAL EVACUATION **\$50,000**

Emergency medical evacuation to the nearest suitable medical facility. Includes repatriation and travel expenses.

ACCIDENTAL DEATH & DISMEMBERMENT **\$25,000**

Payment for loss of life, limbs or sight from a covered accidental injury during travel.

ADDITIONAL COVERAGES AND DETAILS

PRE-EXISTING EXCLUSION WAIVER **INCLUDED**

If the plan is purchased within 21 days of initial trip deposit, pre-existing medical conditions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

NON-INSURANCE TRAVEL ASSISTANCE SERVICES³ **INCLUDED**

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

OPTIONAL UPGRADE

CANCEL FOR ANY REASON (not available to residents of NY or WA)

Protection for the unexpected, whatever it may be! Cancel at least 48 hours before your scheduled departure date and recover up to 75% of trip cost. Must be purchased within 21 days of initial trip deposit.

IS TRAVEL PROTECTION FOR ME?

Adding the TravelSafe protection from Nationwide® to your travel plans can help provide the protection you need to ensure peace of mind.

**With Questions about Plan Benefits,
call 888-TVL-SAFE
9:00am – 5:00pm EST, M-F**

PURCHASE GUARANTEE

10-DAY REVIEW PERIOD

If you are not completely satisfied within 10 days of purchasing this plan, TravelSafe® will refund your premium cost, if you have not departed on your trip or filed a claim. **Note: this review period is not available to residents of NY and WA.**

¹All coverages are per insured up to limits listed. Coverage and rates may vary by state. Please see your Policy/Certificate of insurance for details, or call 888-885-7233 / 888-TVL-SAFE.

²Of you, a traveling companion, family member, domestic partner or business partner.

³Provided by the designated provider as listed in the Policy/Certificate of insurance.

PLAN COST SCHEDULE

Age	Base Plan	Base Plan With CFAR*
All Ages	6.50% of Trip Cost	11.75% of Trip Cost

TIME SENSITIVE PROVISIONS:

If you purchase this plan within 21 days of the initial trip deposit, then: 1) the Plan exclusion for Pre-Existing Conditions will be waived, provided you are medically able to travel at the time the plan payment is paid; and 2) coverage is available for the Cancellation For Any Reason (CFAR)* Benefit.

Note: CFAR benefit is not available to residents of NY or WA.

INSURE THE FULL COST OF YOUR TRIP:

If you insure an amount less than Your total prepaid costs for Travel Arrangements that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage You purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage You purchased; and 3) there will be no coverage available under the Trip Cancellation For Any Reason Benefit.

EXCLUSIONS AND LIMITATIONS

GENERAL EXCLUSIONS: This plan does not cover any loss caused by or resulting from: Pre-Existing Conditions, as defined in the Definitions section (except if plan is purchased within twenty-one (21) days of Initial Trip Deposit); suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane, unless the loss results in the death of a non-traveling Family Member; intentionally self-inflicted injuries; war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war. This exclusion does not apply if You are an innocent bystander to these events; participation in any military maneuver or training exercise, or any Loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless Hospitalized; participation as an athlete in professional sports; being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician, unless results in the death of a non-traveling Family Member; intentional commission of or the attempt to commit any dishonest or fraudulent act, or criminal activity (as defined in the jurisdiction where the loss occurred); Participation in Bodily Contact Sports, Extreme Sports, Interscholastic Sports or Intramural Sports; dental treatment except as a result of an injury to Sound Natural Teeth except as explicitly offered under Emergency Accident and Sickness Medical Expense; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses; pregnancy and childbirth (except for Complications of Pregnancy) except if Hospitalized; curtailment or delayed return for other than covered reasons; traveling for the purpose of securing medical treatment; services not shown as covered; directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination; confinement or treatment in a government Hospital; however, the United States government may recover or collect benefits under certain conditions; services and/or supplies that do not meet the definition of Necessary Treatment; care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation; care or treatment that is payable under any Other Insurance policy; Accidental Injury or Sickness when traveling against the advice of a Physician; cosmetic surgery or reconstructive surgery; canyoning or canyoneering (traveling in canyons using a variety of techniques that may include walking, scrambling, climbing, jumping, abseiling and/or swimming); a Loss that results from an illness, disease, or other condition, event or circumstance that occurs at a time when Your coverage is not in effect.

The product description provided here is only a brief summary of this travel protection plan. The full coverage terms and details, including limitations and exclusions, are contained in your State specific Policy.

NEED ASSISTANCE WHILE TRAVELING?



On Call International Worldwide Travel Assistance

Multilingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Pre-Trip Travel Services
- Travel Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains

A complete list of services is included in your Plan document.

NEED TO FILE A CLAIM?

If you purchased this plan and need to file a claim, visit the TravelSafe Claim Administrator online at: <https://cbpconnect.com>

If you have questions about your claim, contact the Plan Administrator: Email: NWTravClaims@cbpinsure.com

Or, call 888-352-3169 from 8:30am – 5:00pm EST Monday – Friday.

Inquiries regarding new, existing or denied claims and any other claims questions may also be directed to this address.