

Buy Now for Maximum Benefits!

Purchase the Plus or Elite options within 21 days of initial trip payment to be eligible for the following Early Purchase Benefits:

- Pre-Existing Medical Condition Exclusion Waiver
- Financial Default
- Cancel for Any Reason & Interruption for Any Reason Upgrade (Elite Only)*

**only available for the initial 21 days of deposit with an additional premium*

Also enjoy the following coverage benefits:

<div style="background-color: #003366; color: white; border-radius: 50%; width: 60px; height: 60px; display: flex; align-items: center; justify-content: center; margin: 0 auto;"> <div style="text-align: center;"> <p>Plus Option</p> </div> </div>	<p>Up to \$100,000 Trip Cancellation</p> <p>\$100,000 Medical Coverage</p> <p>\$500,000 Medical Evacuation</p> <p>Terrorism Coverage</p>	<div style="background-color: #003366; color: white; border-radius: 50%; width: 60px; height: 60px; display: flex; align-items: center; justify-content: center; margin: 0 auto;"> <div style="text-align: center;"> <p>Elite Option</p> </div> </div>	<p>\$150,000 (Primary) Medical Coverage</p> <p>\$1,000,000 Medical Evacuation</p> <p>Search & Rescue Benefits</p> <p>Terrorism Coverage</p>
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I missed the 21 day early purchase period, can I still buy the insurance?

You may still purchase Basic, Plus or Elite at any time up to 24 hours prior to departure. However, you are not eligible for the early purchase benefits.

What if my trip cost increases after purchasing within 21 days?

You have 21 days from date of increase to upgrade your insurance to maintain your early purchase benefits.

What if I'm just looking for minimal coverage?

Choose the Basic Option - You may purchase at any time, up to 24 hours prior to departure. If you want to be able to purchase the Cancel for Any Reason & Interruption for Any Reason Upgrade, you must choose the Elite Plan within 21 days of initial trip payment.

Two Easy Ways to Purchase:

- ❖ **Enroll Online:** my.travelinsure.com/smithtravel
Receive instant confirmation by email
- ❖ **Enroll Over the Phone:** Call Customer Service at 1 (800) 937-1387
Monday-Friday 9AM-7PM EST

Description of Coverage: select.travelinsure.com/ProductDescriptionOfCoverage

See the enclosed Travel Insurance Select brochure for details about all benefits.
Exclusions and Limitations apply.

Coverage Plans	Basic	Plus	Elite
TRAVEL			
Trip Cancellation	Trip Cost	Trip Cost	Trip Cost
Trip Interruption	100% Trip Cost	125% Trip Cost	150% Trip Cost
Single Supplement	Included	Included	Included
Travel Delay – Min 12 hours Delay	\$100/Day Max: \$500	\$200/Day Max: \$1,000	\$250/Day Max: \$1,500
Financial Default	N/A	Included (Must purchase within 21 days of initial deposit)	Included (Must purchase within 21 days of initial deposit)
Terrorism	Included	Included	Included
Strike	Included	Included	Included
Missed Connection – minimum 3 hour delay	\$500	\$1,000	\$1,500
Reimbursement of Miles & Reward Points	\$50	\$75	\$75
EMERGENCY TRAVEL			
Emergency Medical Evacuation	\$100,000	\$500,000	\$1,000,000 (Including Choice of Hospital)
Search and Rescue	Not Covered	Not Covered	\$5,000
Medical Repatriation	Included	Included	Included
Return Minor Child	Included	Included	Included
Transportation of Spouse or Partner	Included	Included	Included
Return of Remains	\$100,000	\$500,000	\$1,000,000
ACCIDENT & HEALTH			
Accident & Sickness Medical Expense	\$50,000	\$100,000	\$150,000 (Primary)
Emergency Dental	\$500	\$750	\$1,000 (Primary)
AD&D Entire Trip	Not Covered	\$25,000 Principal Sum	\$50,000 Principal Sum
PROPERTY COVERAGE			
Baggage Delay – Min 12 hours delay	\$100	\$300	\$500
Baggage & Personal Effects Includes Lost Passport & Visa Replacement Expense	\$250/article Max: \$500 \$100 passport/Visa	\$250/article Max: \$1,000 \$100 passport/Visa	\$250/article Max: \$2,500 \$100 passport/Visa
Baggage & Personal Effects – Valuables	\$500	\$500	\$500
Sports Equipment Rental	N/A	\$750	\$1,500
Rental Car Damage	N/A	\$25,000	\$35,000
OPTIONS/UPGRADES—only available 21 days of deposit with an additional premium			
Cancel for Any Reason/ Interruption for Any Reason	N/A	N/A	Optional 75% of Trip Cost
CONCIERGE TRAVEL ASSISTANCE – (NON-INSURANCE BENEFITS)			
Worldwide Concierge Service and Travel Assistance Services	Included	Included	Included