

# 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><b>Plus Option</b></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><b>Elite Option</b></p> </div> </div>	<p>\$150,000 (Primary) Medical Coverage</p> <p>\$1,000,000 Medical Evacuation</p> <p>Search &amp; 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](http://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](http://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
<b>TRAVEL</b>			
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
<b>EMERGENCY TRAVEL</b>			
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
<b>ACCIDENT &amp; HEALTH</b>			
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
<b>PROPERTY COVERAGE</b>			
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
<b>OPTIONS/UPGRADES—only available 21 days of deposit with an additional premium</b>			
Cancel for Any Reason/ Interruption for Any Reason	N/A	N/A	Optional 75% of Trip Cost
<b>CONCIERGE TRAVEL ASSISTANCE – (NON-INSURANCE BENEFITS)</b>			
Worldwide Concierge Service and Travel Assistance Services	Included	Included	Included