Travel Protection Plan

Base Plan: $149.00
Policy Number: UF380W (Pre Tour Additional)

Sometimes it happens — an emergency at home or a sickness causes people to cancel their vacation or interrupt their trip. We hope this doesn’t happen to you, but if it does, what about the financial costs involved? And what about losing your personal belongings or becoming ill while on your trip?

Because these unfortunate events can occur, a travel protection plan with insurance benefits underwritten by United States Fire Insurance Company is available with all WorldStrides travel arrangements. This high-quality travel protection plan can help protect your investment, your belongings, and most importantly, you.

Outlined below are some of the benefits of the plan. A Plan Document, which provides complete details of the plan, including conditions, exclusions and limitations will be included with your initial invoice and is also available to you, upon request, at any time prior to your purchase of the plan.

Please Note: This advertisement does not constitute or form any part of the Travel Protection Plan or any other contract of any kind. Plan benefits, limits, and provisions may vary by state/jurisdiction and not all coverage is available in all states/jurisdictions. For full plan details online, please visit www.tripmate.com/wpUF380W.

CANCELLATION/INTERRUPTION - TRIP COST

If you cancel your Trip for a covered reason, you will be reimbursed up to the Trip cost, for the amount of unused non-refundable prepaid payments or deposits that you paid for the Trip. If you have to interrupt your Trip due to a covered injury, sickness or death — your own or that of a Traveling Companion or Family Member — or for other Unforeseen Events, as defined, you will be reimbursed up to the Trip cost for unused land or water travel arrangements, plus additional transport charges paid to return home or to rejoin your Trip.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE - $50,000/$50,000

Provides reimbursement on an Excess basis for reasonable and customary medical expenses of a covered Injury or Sickness that occurs while on your WorldStrides Trip, expenses incurred after the trip are not covered; or for emergency dental treatment received during your Trip not to exceed $750; the cost of emergency transport to home or an appropriate Hospital, including escort expense (both, if deemed necessary by the attending Physician), for a covered Injury or Sickness that occurs while on your Trip, or the cost of homeward carriage if deceased.

TRIP DELAY - $750

Can provide reimbursement of up to $150 per day (maximum $750) for reasonable accommodation, meal and local transportation expenses incurred by you if you are delayed for 12 hours or more due to a covered reason such as: any common carrier delay; quarantine; lost or stolen passports, travel documents or money; or natural disaster. Additional terms apply to all covered reasons discussed. Travel Delay also includes additional covered reasons not discussed here.

ACCIDENTAL DEATH & DISMEMBERMENT - $25,000

Can provide a benefit for loss of life, limb or sight resulting from an accidental injury that occurs during your trip.
BAGGAGE AND PERSONAL EFFECTS - $3,000

Benefits will be provided up to $3,000 for direct physical loss or damage to your Baggage, passports or visas while on your Trip. A $600 maximum limit applies to jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment. If, while on your Trip, your Baggage is delayed for 24 hours or more, the plan will provide up to $300 for the purchase of reasonable additional clothing and personal articles.

CONDITIONS & LIMITATIONS

Certain exclusions and limitations apply and are detailed in the Plan Document. For example, coverage does not apply to: any sickness or condition of you, a traveling companion, or family member traveling with you that existed during the 60 days prior to the effective date of the coverage (this exclusion is waived if your premium is received at or before final payment for your trip), suicide, normal pregnancy, war or any act of war. Unforeseen events, as defined, includes the following events or their consequences: Cancellation or interruption of your trip due to inclement weather or unannounced strike that causes complete cessation of services of your common carrier for at least 12 consecutive hours, a documented traffic accident while in route to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary, or natural disaster within 10 days of departure; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment; involuntary job termination (must be employed with same employer for 1 year); a politically motivated terrorist attack occurs within the territorial limits of the city listed on your itinerary (within 90 days of your departure). The terrorist attack must occur after the effective date of your trip cancellation coverage; or revocation of military leave. Please visit www.tripmate.com/wpUF380W for specific information relative to your state.

The travel insurance benefits included in the Travel Protection Plan are underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. 5 Christopher Way, 2nd Floor Eatontown, NJ 07724.

Benefits are administered by: Trip Mate, Inc.*, 9225 Ward Parkway, Suite 200, Kansas City, Missouri, 64114, 800-888-7292 (*In CA, dba Trip Mate Insurance Agency).

Your plan cost is for the full travel protection plan, which consists of insurance benefits and non-insurance services. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate at 833-297-2255.