CV GROUPS by CLASSIC VACATIONS™

Group Protection Plans for 2021-2022 Travel

Our Group Protection Plans helps protect your travel investment, your belongings and most importantly you, for those unforeseen circumstances that may arise before or during your trip.

Schedule of Insurance Benefits	Maximum Benefit Amount	
	Plan # F434G Group Select	Plan # F436G** Group Elite
Trip Cancellation	Trip Cost	Trip Cost
Trip Interruption	Trip Cost	Trip Cost
Travel Delay	$5,000	$5,000
Cancel For Any Reason	N/A	75% of Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation		
Accident and Sickness Medical Expense	$25,000	$25,000
Emergency Medical Evacuation, Medical Repatriation and Return of Remains	$50,000	$50,000
Baggage and Personal Effects	$1,000	$1,000
Baggage Delay	$100	$100

***Plan #F436G is not available to residents of NY*

Non-Insurance Services
Generali Global Assistance
Global Xpi Medical Records Services

Per Person Plan Payment Rate Table*		
	Plan # F434G Group Select (without CFAR)	Plan # F436G Group Elite (with CFAR)
Trip Cost	Plan Payment	Plan Payment
Up to $1,250	$45	$80
$1,251-$2,000	$55	$95
$2,001-$2,500	$65	$110
$2,501-$3,000	$75	$130
$3,001-$4,000	$100	$170
$4,001-$5,000	$125	$215
$5,001-$6,000	$150	$260
$6,001-$7,000	$175	$305
$7,001-$8,000	$200	$350
$8,001-$9,000	$225	$395
$9,001-$10,000	$250	$440
$10,001-$15,000	$275	$485
*Eligible trips are under $15,000 and/or 60 days in length		

Cancel For Any Reason Benefit (applies to Plan F436G only)

If You cancel Your Trip for any reason not otherwise covered by this Plan, benefits will be paid for 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided: a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and b) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date. **This Cancel For Any Reason Benefit does not cover:** 1) penalties associated with any air or other travel arrangements not provided by Classic Vacations; or 2) the failure of Classic Vacations to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

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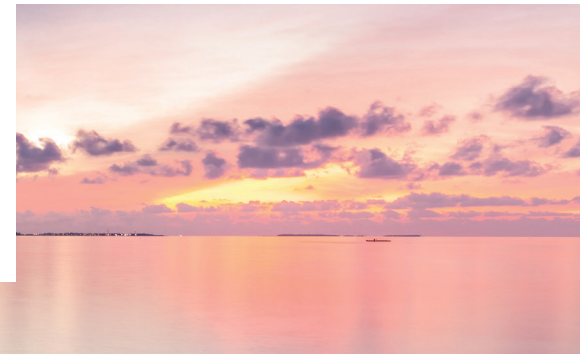

General Exclusions

Insurance Benefits are not payable for any loss due to, arising or resulting from: 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; **2.** an act of declared or undeclared war; **3.** participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; **4.** riding or driving in races, or speed or endurance competitions or events; **5.** piloting or learning to pilot or acting as a member of the crew of any aircraft; **6.** being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; **7.** the commission of or attempt to commit a felony or being engaged in an illegal occupation; **8.** normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; **9.** due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; **10.** any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; **11.** a loss or damage caused by detention, confiscation or destruction by customs; **12.** Elective Treatment and Procedures; **13.** medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; **14.** a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; **15.** a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; **16.** Bankruptcy or Default or failure to supply services by a supplier of travel services; **17**. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion; or **18.** an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Information You Need To Know:

Benefits and services on this page are described on a general basis only. **There are certain restrictions, exclusions and limitations that apply to all insurance coverages, including an exclusion for pre-existing conditions.** This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may vary by state/ jurisdiction or may not be available in all states/ jurisdictions. Plan number F436G is not available to residents of the State of New York. To review full plan details online, go to: **www.tripmate.com/wpF434G or www.tripmate.com/wpF436G.** Plan Payments are 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.

Insurance Benefits are underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP-401 et. al. The Plan numbers are F434G & F436G.

Non-Insurance Services: are not insurance benefits underwritten by United States Fire Insurance Company. 24-Hour Assistance Services are provided by: Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

Excess Insurance Limitation: The insurance provided by the Plan is in excess of all other valid and collectible insurance or indemnity.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency CA license # 0805270) 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-844-207-1929, claimssupport@travelclaimsonline.com

Consumers in California may contact: California Department of Insurance Hotline 1-800-927-4357. Consumers in Maryland may contact: Maryland Insurance Administration 1-800-492-6116 or 410-468-2340

T**ravel Retailer Disclaimer:** Classic Vacations is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Classic Vacations is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Classic Vacations and its employees may offer and disseminate travel insurance under the direction of Trip Mate. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact Trip Mate at 1-844-207-1929. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Classic Vacations.

Questions? Please call Trip Mate at: 1.844.207.1929

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