

# Unitours, Inc. Travel Package Protection Plan



You are about to embark on the experience of a lifetime, one that will be filled with many wonderful memories. Consider purchasing travel protection, which may help to protecting yourself from losses you may incur due to unfortunate occurrences that may threaten to interfere with even the best-laid plans, such as; flight delays, travel injuries, illness, lost or stolen luggage and inclement weather. We offer the Unitours, Inc. Travel Package Protection Plan. To make this part of your planning, contact Unitours, Inc.

The Unitours Inc. Travel Package Protection Plan was developed to meet the particular needs of Unitours travelers and includes travel insurance benefits and non-insurance assistance services.

Benefit Type*	Maximum Benefit Amount/Principal Sum:
<p><b>Trip Cancellation/Interruption</b> can provide a reimbursement if you need to cancel or interrupt your trip due to:</p> <ul style="list-style-type: none"> <li>• Death, illness, Injury to the insured, a Traveling Companion, Business Partner or a Family Member;</li> <li>• Involuntary termination of employment/ layoff;</li> <li>• Jury duty, subpoena, hijacking, being Quarantined;</li> <li>• Having a home made uninhabitable by a natural disaster;</li> <li>• Direct involvement in a traffic accident en route to departure;</li> <li>• Job loss, Strike or Complete cessation of services of your comment carrier due to Strike or Inclement Weather.</li> <li>• Plans contain additional covered reasons not discussed above, and additional terms apply the reasons for Trip Cancellation and Trip Interruption discussed above. The covered reasons for Trip Cancellation are not identical to the covered reasons for Trip Interruption.</li> </ul>	<p>100% of Total Trip Cost (Maximum \$15,000)</p> <p>100% of Total Trip Cost (Maximum \$15,000)</p>
<p><i>Optional Upgrade: Must be purchased for an additional fee within 14 days of initial deposit additional terms apply.</i></p> <p><b>Trip Cancellation For Any Reason</b></p>	<p>Up to 75% of Non-Refundable Trip Cost up to \$11,250**</p>
<p><b>Trip Delay</b> can assist with additional expenses incurred for reasonable accommodation and local transportation when you are delayed at least 12 hours due to Common Carrier delay; quarantine; natural disaster; lost/stolen passports, travel documents, or money.</p>	<p>\$100/Day (Maximum \$500)</p>
<p><b>Missed Connection</b> can cover you if you miss your tour departure because your arrival at your trip destination is delayed for 3 or more hours due to common carrier delay or documented weather condition preventing you from getting to the point of departure.</p>	<p>\$250</p>
<p><b>Emergency Medical Evacuation/Medical/Repatriation/Return of Remains</b> can cover you for expenses incurred to transport you to the nearest medical facility if you suffer an unforeseen sickness or injury which is acute or life threatening and adequate medical treatment is not available in the immediate area. This can also cover expenses incurred to transport you home under certain circumstances detailed in the plan.</p>	<p>\$100,000</p>
<p><b>Accident/Sickness Medical Expense</b> can provide reimbursement for losses resulting from a covered Sickness/Injury that occurs during the covered trip.</p>	<p>\$50,000</p>
<p><b>Baggage/Personal Effects</b> can provide reimbursement for lost, stolen or damaged luggage and personal belongings taken on the covered trip.</p>	<p>\$1,000</p>
<p><b>Baggage Delay</b> can provide reimbursement for the purchase of necessary personal effects if your luggage is delayed for more than 24 hours after your arrival at a destination other than your return destination.</p>	<p>\$100/Day (Maximum \$500)</p>
<p><b>Accidental Death &amp; Dismemberment</b> can provide coverage for loss of life or limb due to a covered Injury while traveling.</p>	<p>\$25,000</p>
<p><b>24/7 Worldwide Emergency Assistance Services***</b> CareFree™ Travel Assistance</p> <ul style="list-style-type: none"> <li>• Medical Assistance</li> </ul>	<p>Included</p>

\*The travel insurance benefits listed above are underwritten by United States Fire Insurance Company.

\*\*Cancel For Any Reason benefits are not available to residents of NY

\*\*\*24/7 Worldwide Emergency Assistance Services are not insurance and are provided by On Call International

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**This is a summary of the terms, conditions and exclusions of the Travel Package Protection Plan. To view the terms, conditions and exclusions of the Unitours, Inc. Travel Package Protection Plan, please call: **1.866.224.4594** or visit **www.unitours.com/travelinsurance**.**

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. 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 policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. Unitours is permitted to provide general information about the insurance offered, including a description of coverage and price, but is not qualified or authorized to answer technical questions about the terms and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Unitours.

Please call Aon Affinity at 1-800-453-1090 if you would like to obtain additional information regarding the features and pricing of each travel plan component.

This document contains highlights of the plans. The plans contain insurance benefits underwritten by United States Fire Insurance Company under policy form series T210 et. al. and TP-401 et. al. C&F and Crum and Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018. The plan also contains non-insurance Travel Assistance Services that are provided by On Call International, and not by United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. [Insert the following information regarding the travel insurance producer (who appears to be Aon): business address, telephone number, email address, California business name (if different than Aon Affinity), California travel insurance producer license number]. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116. 2/2018