

# 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;</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><b>Cancellation For Any Reason</b></p> <p>Applicable only when purchased at the time of original plan purchase and Your Payment or Deposit for this plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received. Other Terms apply.</p>	<p>Up to 75% of Non-Refundable Trip Cost up to \$11,250**</p>
<p><b>Travel 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; naturaldisaster; lost/stolen passports, travel documents, or money.</p>	<p>\$400/Day (Maximum \$5,000)</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 Non-Insurance 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 Non-Insurance Assistance Services are not insurance and are provided by On Call International

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by On Call International. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact the plan administrator: Co-ordinated Benefit Plans at 877-394-7301 (Reference Plan Number: US1069798) or via E-mail to [TravelTeam@cbpinsure.com](mailto:TravelTeam@cbpinsure.com).

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