

Group IST wants your trip to be worry-free. It can save you time and money, and provide greater peace of mind. The Group IST Protection Plan is affordably priced and provides valuable coverage for your vacation: **(All states except NY, WA (listed below))**

Coverage	Maximum Benefit Per Person
Trip Cancellation and Interruption.....	Tour Cost up to \$20,000
Emergency Medical & Dental Coverage	\$15,000
Emergency Medical Transportation.....	\$100,000
Baggage Coverage	\$1,000
Travel Delay Coverage	\$500
Baggage Delay Coverage	\$200
Travel Accident Coverage	\$25,000
24/7 Emergency Travel & Medical Assistance	Included

Trip Cost per Person	Insurance Cost Per Person
\$1,001- 1,500.....	\$116.00
\$1,501 - 2,000	\$142.00
\$2,001- 2,500	\$168.00
\$2,501 - 3,000	\$194.00
\$3,001- 3,500	\$222.00
\$3,501 – 4,000.....	\$251.00
\$4,001 – 4,500.....	\$280.00
\$4,501 – 5,000.....	\$312.00
\$5,001 – 5,500	\$343.00
\$5,501 – 6,000	\$375.00
\$6,001 – 7,000	\$440.00
\$7,001 – 8,000	\$512.00

For trips over \$8,000 per person, please call our office

Group IST strongly recommends the purchase of the Tour Protection Plan. This plan provides protection for your non-refundable tour costs and cancellation fees should you need to cancel or interrupt your trip due to unforeseen circumstances. It also provides important medical benefits and assistance while traveling. The Certificate of Insurance/Policy will be provided to you with your travel documents; it contains complete details on the coverage provided.

Pre-existing Conditions Exclusion and Waiver:

A Pre-existing Condition is defined as any injury that occurs before and including the effective date of insurance or any illness that occurs that occurs within 120 days before and including the effective date of insurance for which the insured has seen a doctor for treatment or diagnosis or for which symptoms exist that would cause a prudent person to seek diagnosis, care or treatment. World Access does not cover pre-existing conditions but will waive this exclusion when the following provisions are satisfied:

- You must insure the full, non-refundable portion of your trip cost within 14 days of initial trip deposit;

- You must be medically able to travel at the time of your insurance purchase;
- You have not filed a claim for trip cancellation due to a pre-existing condition within the last 120 days from the effective date of insurance;
- Your trip cost is \$20,000 or less per covered person; and
- You must be a resident of the United States.

The following is a brief description of the coverage available.

• **Trip Cancellation/Interruption*:** Coverage provides financial protection for expenses related to trip cancellation or interruption caused by a covered reason. Trip cancellation provides reimbursement for prepaid, non-refundable expenses, up to the amount of coverage purchased. Trip interruption coverage offers reimbursement for the unused, non-refundable portion of the trip and increased transportation costs to return home due to a covered reason. Some covered reasons include:

- A terrorist act committed by an organized terrorist group (recognized as such by the U.S. State Department) if it results in property damage, injury or loss of life in a domestic or foreign city within 30 days of scheduled arrival in that city.
- Illness, injury or death of traveler, a covered family member or traveling companions. This coverage also extends to employed caregivers who live with the traveler and a person with whom the traveler lived for 12 continuous months prior to the effective date of coverage.
- Financial default of selected airline carriers that results in the complete cessation of services. Supplier default is only provided if the traveler purchases insurance within 14 days of initial trip payment or deposit, financial default occurs more than 7 days after the policy's effective date and the travel supplier is listed on our list of covered suppliers.
- Strikes, natural disasters, bad weather, or FAA mandated shutdown resulting in the complete cessation of services by an airline, tour operator or cruise line for at least 24 consecutive hours.
- Normal pregnancy (for Trip Cancellation only) of the traveler (or the anticipated due date of an immediate family member and the traveler plans to attend the childbirth), if the pregnancy occurs after the effective date of insurance.

• **Travel Delay*:** Offers reimbursement to cover additional accommodation and travel expenses due to a delay of at least 6 hours. Covered reasons for travel delay include carrier caused delays (including bad weather) and unannounced strikes. Payments may not exceed \$150 per person per day.

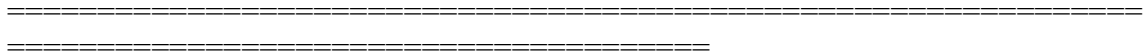
• **Baggage Coverage*:** Provides benefits for loss, damage or theft of baggage and personal effects provided all reasonable measures to protect, save and/or recover property are taken. Coverage is secondary to coverage provided by a common carrier.

• **Baggage Delay*:** Covers the reasonable additional purchase of essential items if baggage is delayed or misdirected by a common carrier for 24 hours or more.

• **Emergency Medical/Dental Coverage*:** Provides benefits for emergency medical or dental expenses incurred during the coverage period. Services must be provided by a licensed provider and must take place during the trip.

- **Emergency Medical Transportation:** Pays for emergency medical transportation services as a result of an injury or illness to have the traveler moved to the nearest appropriate facility. Once you are able, we will also have the traveler returned home.
- **Travel Accident Insurance*:** Provides coverage up to the maximum amount listed on the brochure for loss of life, limb or eyesight within 365 days of a covered accident.
- **Missed Connection*:** Provides reimbursement of up to \$500 to cover certain expenses caused by a covered delay that forces the traveler to miss the scheduled flight or cruise.
- **24 Hour Emergency Travel & Medical Assistance:** Multilingual representatives are on call 24 hours a day to help you solve a variety of problems, from replacing lost tickets and travel documents to making cash transfers

* Insurance is provided under a Master Policy issued by BCS Insurance Company on Master PoCreated on 3/16/2007 10:22:00 AM licy #52.401. Coverage is provided for a maximum of 90 consecutive days. Limitations & exclusions apply. Complete benefit descriptions are in the Certificate of Insurance/Policy that will be provided to you with your important t ravel documents should you elect coverage. I f there are any conflicts between this document and the Certificate of Insurance/Policy, the Certificate of Insurance/Policy shall govern. Please click here for complete program Terms and Condi t ions, or you may contact World Access Service Corp, the program administrator at 1.800.586.8460.



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Travel Delay Coverage	\$500
Baggage Delay Coverage	\$300
Missed Connection Coverage	\$500
Travel Accident Coverage	\$25,000
24/7 Emergency Travel & Medical Assistance	Included

Trip Cost per Person	Insurance Cost Per Person
\$1,001- 1,500.....	\$79.00
\$1,501 - 2,000	\$109.00
\$2,001- 2,500	\$129.00
\$2,501 - 3,000	\$139.00
\$3,001- 3,500	\$169.00
\$3,501 – 4,000.....	\$209.00

\$4,001 – 4,500.....	\$239.00
\$4,501 – 5,000.....	\$279.00
\$5,001 – 5,500	\$289.00
\$5,501 – 6,000	\$319.00
\$6,001 – 6,500	\$339.00
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