



# Comprehensive Trip Protection Trip Cancellation Plans

TME Trip Insurance plans provide comprehensive travel insurance coverage that can protect the cost of your trip should it be canceled or interrupted, as well as travel medical expenses, emergency medical evacuation, trip delay, lost baggage, plus many other benefits and assistance services.

#### Choice Plan

Easy on your budget, the TME Choice Plan provides our primary coverages and standard policy limits, perfect for your domestic and international travel for trips 30 days or less.

#### Preferred Plan

Providing comprehensive trip protection, the TME Preferred Plan provides a terrific balance of an affordable price and great coverage for trips up to 60 days of less.

#### Elite Plan

The TME Elite Plan comes with superior coverage, as well as desirable options such as Cancel for Any Reason (CFAR) and Rental Car Collision Damage Coverage for trips up to 90 days or less.

#### **PLAN FEATURES**

- Comprehensive Trip Protection-Cancellation Coverage
- Available to U.S. Residents Traveling Both Domestically and Internationally
- Allows for Trip Costs Up to \$100,000 Per Traveler\*
- Available for Travelers Up to Age 100
- COVID is Covered as Any Other Illness
- Provides Coverage For a Single Trip Up to a Maximum of 90 Days\*
- The popular Cancel for Any Reason (CFAR) coverage option and optional Rental Car Damage coverage is also available on the Elite plan.

\*Limits and availability may vary based on plan selected and length of trip.

#### Ten Day-Free Look

If you are not satisfied within 10 days of purchasing this plan, TME Travel Insurance will refund your premium cost if you have not departed on your trip or filed a claim.

## Pre-Existing Medical Condition Exclusion Waiver for The Elite and Preferred Plan

This Policy/Certificate of insurance includes coverage for Pre-existing Conditions when purchased within 14 days of the Initial Trip Deposit Date. Please review the full coverage details, terms and conditions.

## Nationwide

Insurance benefits are underwritten by Nationwide Mutual Insurance Company and its affiliated companies, including Nationwide Life Insurance Company, Columbus, Ohio. Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

## Non-Insurance Assistance Services Services are provided through On Call International

- Interpretation and translation services.
- Locating lost or stolen items, coordinating the replacement of transportation tickets, travel documents or credit cards.
- Medical monitoring during a medical emergency, plus, medical and dental search and referral services.
- Assistance with replacement medication, medical devices, and eyeglasses or corrective lenses.
- Transfer of insurance information and medical records assistance.
- Re-fill a prescription that has been lost, forgotten, or requires a refill.
- Pre-trip information such as visa and passport requirements, health hazard advisories, currency exchange, inoculation and immunization requirements, temperature and weather conditions, plus embassy and consulate referrals.
- Legal and bail bonds referral services.
- Emergency cash advance up to \$500.

Services are provided upon the insured's requests. The insured is responsible for payments of all costs related to these services.



## COMPREHENSIVE TRIP PROTECTION — TRIP CANCELLATION PLAN COMPARISON

Benefits Coverage	Maximum Benefit (Per Person)		
	Choice Plan	Preferred Plan	Elite Plan
Trip Cancellation	100% of Trip Cost Up to \$10,000	100% of Trip Cost Up to \$25,000	100% of Trip Cost Up to \$100,000
Airline Reissue or Cancellation Fees	\$100	\$150	\$200
Reinstate Frequent Traveler Rewards			\$200
Optional Cancel For Any Reason			75% of Trip Costs Not Available in NY & WA
Trip Interruption	100% of Trip Cost	150% of Trip Cost	150% of Trip Cost
Reasonable Expenses Per Day	\$100	\$100	\$100
Trip Delay	\$500/\$100 Per Day	\$1,000/\$200 Per Day	\$2,000/\$300 Per Day
Missed Connection	\$500	\$1,000	\$1,500
Lost Golf Rounds			\$500
Lost Skier Days			\$125
Accidental Death & Dismemberment	\$10,000	\$25,000	\$50,000
Accidental Death & Dismemberment Common Carrier (Air Only)		\$50,000	\$100,000
Emergency Accident and Sickness Medical Expenses	\$25,000	\$50,000	\$100,000
Dental Expenses	\$5,000	\$5,000	\$5,000
Emergency Evacuation	\$100,000	\$250,000	\$500,000
Hospital Companion	\$10,000	\$10,000	\$10,000
Repatriation of Remains	\$100,000	\$250,000	\$500,000
Non-Medical Emergency Transportation			\$100,000
Baggage/Personal Effects	\$750	\$1,000	\$1,500
Sports Equipment Rental			\$1,000
Optional Rental Car Damage			\$35,000
Travel Services			
Non-Insurance Assistance Services	Included	Included	Included