



# The Africa Adventure Company

# **Comprehensive Travel Protection**

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel protection plan helps ensure that you and your trip investment are protected if something doesn't go as planned. Adding travel protection to your trip can help give you some peace of mind, so you can dream, explore, and travel on.

# Africa Adventures plan benefits<sup>1</sup>

| Benefits                                       | Coverage <sup>1</sup>   |  |  |
|--|-------------------------|--|--|
| Trip cancellation                              | Up to 100% of trip cost |  |  |
| Trip interruption                              | Up to 100% of trip cost |  |  |
| Travel delay (5 hours)                         | \$1,500 (\$100/day)     |  |  |
| Missed connection (3 hours)                    | \$200                   |  |  |
| Baggage & personal effects                     | \$1,500                 |  |  |
| Baggage delay (6 hours)                        | \$750                   |  |  |
| Sporting equipment delay (24 hours)            | \$600                   |  |  |
| Emergency medical expense <sup>2</sup>         | \$50,000                |  |  |
| Emergency dental expense <sup>2</sup>          | \$500                   |  |  |
| Emergency evacuation & repatriation of remains | \$250,000               |  |  |
| Accidental death & dismemberment <sup>2</sup>  | \$25,000                |  |  |
| Search & rescue                                | \$10,000                |  |  |
| Travel assistance services                     | Included                |  |  |
| Optional Upgrades                              |                         |  |  |

Exclusion waiver for: mountain climbing, snow skiing, bungee jumping, skydiving, travel on any air-supported device other than regularly scheduled airline, scuba diving if water exceed 75 feet.

#### Pre-existing condition exclusion waiver

Adventurer sports<sup>3</sup>

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased within 21 days of initial trip deposit

A pre-existing medical condition is a sickness, disease, or other condition of the insured, a traveling companion, or a family member traveling with the insured for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 180-day period (in most states) immediately preceding the insured's plan purchase date.

## Trip cancellation & trip interruption

Protect your travel investment and recover nonrefundable, prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death<sup>4</sup>
- Home uninhabitable
  or inaccessible
- Involuntary termination<sup>5</sup>
- Theft of passport or visa
- Common carrier cancellation/ delay due to severe weather, mechanical breakdown, strike, FAA, or similar mandate (12 hours)
- Traffic accident en route

## **Travel delay**

Reimbursement for reasonable additional costs - such as lodging, local transportation, and meals - if a trip is delayed five hours or more for a covered reason.

#### Missed connection

Reimbursement for reasonable additional lodging; meal expenses; and the unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

#### Baggage & personal effects

Reimbursement for luggage and personal articles, as well as costs to reissue passports or visas, if bags are lost, stolen, or damaged.

#### **Baggage delay**

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if bags are delayed for six hours or more.

#### **Emergency medical & dental expenses**

Emergency medical treatment if a sickness or injury occurs while traveling.

#### **Emergency medical evacuation**

Physician-ordered emergency medical evacuation to the hospital of your choice, help returning home if medically necessary, and repatriation.

#### Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

#### **Plan details**

View a single trip policy at policy.travelexinsurance.com/376ZA-0824.

<sup>1</sup>All coverages are per insured up to limits listed. Coverage, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1.844.845.8692. <sup>2</sup>\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. <sup>3</sup>Included in the base plan for residents of IL. <sup>4</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>5</sup>Must occur at least 14 days after effective date. AFADFLY2 SR 061724 V1



# Questions about plan benefits?

Call +1.844.845.8692 and use Plan 376ZA-0824, or email customersolutions@travelexinsurance.com.

# Africa Adventures plan rates<sup>1</sup>

AFADFLY2 SR 061724 V1

| Trip cost           | Plan cost  | Trip cost           | Plan cost  | Trip cost                 | Plan cost      |
|---------------------|------------|---------------------|------------|---------------------------|----------------|
| \$1,001 - \$1,500   | \$133.00   | \$16,001 - \$17,000 | \$1,396.00 | \$37,001 - \$38,000       | \$3,808.00     |
| \$1,501 - \$2,000   | \$166.00   | \$17,001 - \$18,000 | \$1,491.00 | \$38,001 - \$39,000       | \$3,945.00     |
| \$2,001 - \$2,500   | \$199.00   | \$18,001 - \$19,000 | \$1,587.00 | \$39,001 - \$40,000       | \$4,084.00     |
| \$2,501 - \$3,000   | \$232.00   | \$19,001 - \$20,000 | \$1,686.00 | \$40,001 - \$41,000       | \$4,226.00     |
| \$3,001 - \$3,500   | \$265.00   | \$20,001 - \$21,000 | \$1,787.00 | \$41,001 - \$42,000       | \$4,369.00     |
| \$3,501 - \$4,000   | \$297.00   | \$21,001 - \$22,000 | \$1,889.00 | \$42,001 - \$43,000       | \$4,514.00     |
| \$4,001 - \$4,500   | \$330.00   | \$22,001 - \$23,000 | \$1,994.00 | \$43,001 - \$44,000       | \$4,661.00     |
| \$4,501 - \$5,000   | \$362.00   | \$23,001 - \$24,000 | \$2,100.00 | \$44,001 – \$45,000       | \$4,811.00     |
| \$5,001 - \$5,500   | \$442.00   | \$24,001 - \$25,000 | \$2,209.00 | \$45,001 - \$46,000       | \$4,961.00     |
| \$5,501 - \$6,000   | \$481.00   | \$25,001 - \$26,000 | \$2,320.00 | \$46,001 - \$47,000       | \$5,114.00     |
| \$6,001 - \$6,500   | \$520.00   | \$26,001 - \$27,000 | \$2,432.00 | \$47,001 - \$48,000       | \$5,269.00     |
| \$6,501 - \$7,000   | \$559.00   | \$27,001 - \$28,000 | \$2,547.00 | \$48,001 - \$49,000       | \$5,425.00     |
| \$7,001 - \$8,000   | \$618.00   | \$28,001 - \$29,000 | \$2,664.00 | \$49,001 – \$50,000       | \$5,584.00     |
| \$8,001 - \$9,000   | \$699.00   | \$29,001 - \$30,000 | \$2,783.00 | \$50,001 - \$51,000       | \$5,743.00     |
| \$9,001 - \$10,000  | \$780.00   | \$30,001 - \$31,000 | \$2,904.00 | \$51,001 - \$52,000       | \$5,905.00     |
| \$10,001 - \$11,000 | \$863.00   | \$31,001 - \$32,000 | \$3,027.00 | \$52,001 - \$53,000       | \$6,069.00     |
| \$11,001 - \$12,000 | \$948.00   | \$32,001 - \$33,000 | \$3,152.00 | \$53,001 - \$54,000       | \$6,234.00     |
| \$12,001 - \$13,000 | \$1,034.00 | \$33,001 - \$34,000 | \$3,279.00 | \$54,001 - \$55,000       | \$6,400.00     |
| \$13,001 - \$14,000 | \$1,122.00 | \$34,001 - \$35,000 | \$3,408.00 | Adventurer sports upgrade |                |
| \$14,001 - \$15,000 | \$1,211.00 | \$35,001 - \$36,000 | \$3,539.00 | Countrywide states        | \$16 per perso |
| \$15,001 - \$16,000 | \$1,303.00 | \$36,001 - \$37,000 | \$3,673.00 | Illinois residents        | Included       |

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction or radioactive contamination; operating or learning to operate any aircraft as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving, if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products of the insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at support@zurichtravelclaims.com, P.O. Box 1019 Youngwood, PA 15697-0919; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as any other claims questions, may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC #16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers and provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100-A CW, U-TIGV-100-A CW, in DC U-TIIV-100-A DC & U-TIIV-100-A DC; in IN U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-10-A MO; in MT U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH U-TIIV-100-A DC; in CC U-TIIV-100-A CW, U-TIIV-100-A CW; in NH U-TIIV-100-A CW; in CC U-TIIV-100-A CR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VX. INSURANCE SERVICES