

Your adventure awaits. Make sure you're covered for the unexpected.

# Protect your trip investment with a tour protection plan.

**ENROLL TODAY!**

[my.travelinsure.com/uma/ltbus](http://my.travelinsure.com/uma/ltbus)

**Unexpected surprises can make life exciting. But not when they interfere with your trip.**

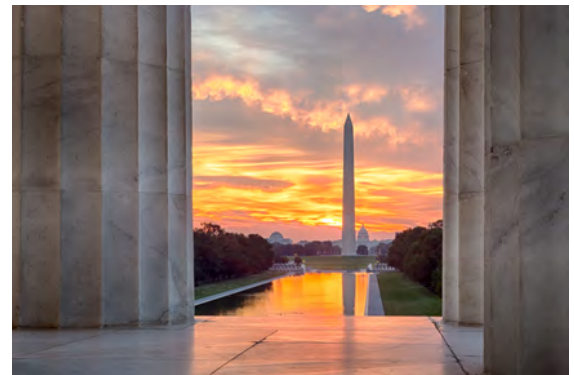
Our tour protection plan covers the unexpected by providing coverage for trip cancellation and trip interruption, plus accident and medical expenses, baggage loss and delay, travel delay and more. *Read full policy for specific coverage details and exclusions.*

## Comprehensive Tour Protection Plan

PLAN DETAILS/COVERAGE	LIMITS
Trip Cancellation	100% of Trip Cost
Trip Interruption	125% of Trip Cost
Travel Delay (12 hrs)	\$2,000 per Trip (\$150/day)
Baggage and Personal Effects	\$1500 Per article Limit: \$250; Combined Max. for Described Articles: \$500
Baggage delay (12 hrs.)	\$500
Missed Connection (3 hrs)	\$750
Emergency Accident & Sickness Medical Expense (Primary Coverage)	\$150,000
Emergency Dental	\$500
Emergency Medical Evacuation	\$250,000
Repatriation of Remains	\$250,000
Non-Medical Emergency Evacuation*	\$50,000
Accidental Death & Dismemberment	\$25,000
Accidental Death & Dismemberment (Common Carrier)	\$50,000
Pre-Existing Conditions Waiver	Included when conditions are met
Trip Cancellation For Any Reason (CFAR) Optional Upgrade**	75% of Total Trip Cost Must buy plan within 21 days of initial trip deposit.

\*Not available in every state.

\*\*Not available to residents of NY or WA. Optional upgrade for additional premium when conditions are met. Other conditions apply.



**Travel Insurance Services**

Visit [my.travelinsure.com/uma/ltbus](http://my.travelinsure.com/uma/ltbus) to get a free quote and enroll, or call

USI Travel Insurance Services at (855) 874-0156 and reference Leisure Time Tours account #60123.

### TRAVEL PROTECTION PLAN RATES

(Rates are per person, determined by age of insured and percentage of trip cost.)

Plan Rates							
<b>For residents of most states (except PA and MO)</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	13.92%	16.01%	18.11%
<b>Pennsylvania Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	14.50%	20.03%	26.35%
<b>Missouri Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	14.13%	19.55%	25.74%

Plan Rates with CANCEL FOR ANY REASON (CFAR) Upgrade							
<b>For residents of most states (except PA and MO)</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	10.95%	13.42%	17.02%	20.72%	24.36%	28.02%	31.70%
<b>Pennsylvania Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	12.01%	13.42%	17.02%	20.72%	24.36%	29.57%	35.71%
<b>Missouri Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	11.71%	13.42%	17.02%	20.72%	24.36%	28.88%	34.90%

*How to calculate your premium:*

*If your non-refundable trip costs total \$5,000 and your rate according to the table above is 7.67%, your premium will be calculated as:  $5,000 \times 0.0767 = \$383.50$  total premium.*

*Minimum Trip Cost:*

*There is a minimum trip cost of \$385 for this plan. If a traveler has a trip cost less than \$385, use \$385 to determine the travel protection plan premium rate.*