

# Preferred Benefits™ Travel Insurance & Assistance

## Enrollment Form - Maximum 180 days Coverage

**Purchasing Preferred Benefits™ is easy.** Complete this enrollment form and cover the total Trip Cost for each person traveling.

### 1. Trip Participants

Traveler (T-1) \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Mo. / Day / Year

Traveler (T-2) \_\_\_\_\_  
 Mo. / Day / Year

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

Day Phone ( \_\_\_\_\_ ) \_\_\_\_\_

Evening Phone ( \_\_\_\_\_ ) \_\_\_\_\_

Departure Date | Return Date | Initial Trip Deposit

Mo. / Day / Year | Mo. / Day / Year | Mo. / Day / Year

Trip Length \_\_\_\_\_ Days (Count each calendar day including your departure and return days - Max. 180 days.)

Destination \_\_\_\_\_

### 2. Please Note

- A Confirmation and a full Description of Coverage will be mailed to you by USI Travel Insurance Services within 3-5 business days of receipt of your completed Enrollment Form.
- If your travel supplier cancels, changes or cannot confirm you on a trip, and refunds your trip cost in full, premium is fully refundable (less Enrollment Fee).
- If you cancel your coverage prior to departure, you will receive a partial refund based on the day your cancellation request is postmarked to USI Travel Insurance Services. Refunds are subject to a \$20 processing fee.
- See the reverse of this Enrollment Form for answers to frequently asked questions about this program.

Official Use Only | 11/09 | Platinum Plan D  
 PM \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Proc.Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ 40040

### 3. Premium Calculation

#### Platinum Plan

Total Trip Cost	Rate (6.5%)	Premium
T-1: \$ _____ X <b>.065</b>		= \$ _____
T-2: \$ _____ X <b>.065</b>		= \$ _____

**Cancel for Any Reason** (Optional)  
 (Requires purchase within 15 days of Initial Trip Payment. Not available in NY.)

Premium (Above)	Rate (50%)	
T-1: \$ _____ X <b>.50</b>		= \$ _____
T-2: \$ _____ X <b>.50</b>		= \$ _____

**Total Premium (all Travelers)** = \$ \_\_\_\_\_

**Add Required Enrollment Fee** + \$ **5.00**

Confirmation Sent by First Class Mail (no charge)

Confirmation Sent by Fax, Add \$10 + \$ \_\_\_\_\_

Your Fax # ( \_\_\_\_\_ ) \_\_\_\_\_

**Total Payment Due** = \$ \_\_\_\_\_

### 4. Payment Method

- Check Payable to Travel Insurance Services  
 Visa  M/C  Discover

Card # \_\_\_\_\_ Exp. \_\_\_\_/\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Note:** Credit card purchases subject to validation and acceptance. Credit card purchases may be faxed.

### 5. Mail or Fax Enrollment with Payment to:



USI Travel Insurance Services  
 2950 Camino Diablo, Suite 300  
 Walnut Creek, CA 94597-3991  
 Phone: 800-937-1387 or 925-932-1387  
 Fax: 610-537-9837

### Schedule of Benefits & Premium Rates

#### Platinum Plan

Trip Cancellation	Up to Trip Cost
Trip Interruption	Up to 125% of Trip Cost
Travel Delay (Max of \$200 per day)	\$1,000
Baggage & Personal Effects Loss	\$1,000
Baggage Delay	\$100
Medical Expense (Primary)	\$100,000
Emergency Medical Evacuation	\$1,000,000
Accidental Death & Dismemberment	\$25,000

**Premium: 6.5% of Trip Cost**

#### Optional Coverage

Cancel for Any Reason 75% of Trip Cost

**Increase Premium by 50%**

### Travel Insurance Benefits - Per Traveler

#### Platinum Plan

##### Trip Cancellation/Interruption

Pays up to Trip Cost (**Max. \$25,000**) for non-refundable payments/deposits if the Trip is canceled prior to departure; or up to 125% of Trip Cost for any unused land or sea arrangements and up to a one-way economy airfare to return home or rejoin the Trip if the Trip is interrupted or cancelled after departure.

Cancellation/Interruption must be due to a covered reason such as: Injury, sickness, death; Financial Default of an airline, cruise line or tour operator occurring 14 days or more after policy purchase, provided the premium is paid within 15 days of initial trip deposit; weather or strike causing cancellation of travel; a personal residence being made uninhabitable; a call to jury duty; subpoena; hijacking; quarantine; a call to military service for a natural disaster; Terrorist Incident in an itinerary city; an automobile accident en route to a departure; theft of passports or visas; a 250 mile or greater transfer of employment; and lay off or termination from the same employer of 2 or more years.

##### Optional Cancel for Any Reason Benefit

(if purchased)

Increase the premium by 50% to cover cancellation of the trip for any reason not otherwise covered by the policy, and receive up to 75% of the non-refundable trip loss. This benefit only applies if: 1) purchased within 15 days

(Continued on reverse)

Detach here and retain this portion for future reference.

(Continued from reverse)

of the initial trip payment; 2) purchased for the full cost of all prepaid arrangements subject to cancellation penalties; and 3) cancellation occurs 2 or more days prior to scheduled departure. (Note: This benefit is not available to NY residents.)

#### **\$1,000 Travel Delay**

Covers additional accommodation and traveling expenses up to \$200 per day (maximum \$1000) when your Trip is delayed 12 hours or more due to a covered reason such as: Common carrier delay, lost or stolen documents, quarantine, inclement weather which prohibits Common Carrier departure, natural disaster, sickness or injury.

#### **\$1,000 Baggage Loss/\$100 Baggage Delay**

Covers up to \$1,000 loss or damage to baggage, personal effects and travel documents during your Trip. A \$100 benefit is included for the purchase of additional clothing and personal articles when baggage is delayed more than 24 hours.

#### **\$25,000 Accidental Death & Dismemberment**

Pays in the event of death or loss of limb or eyesight within 365 days of an accident.

#### **\$100,000 Medical Expense (Primary)**

Covers medical expenses incurred within one year of an injury or sickness that first occurs during your Trip and emergency dental treatment by a dentist during your Trip.

#### **\$1,000,000 Emergency Medical Evacuation**

Covers evacuation and transportation expenses as directed by a physician to the nearest adequate medical facility and/or to your home, including a medical escort if necessary. Covers the expense for the return of remains in event of death.

### **Terms and Conditions**

Certain exclusions and limitations apply and are detailed in the Description of Coverages brochure. For example, coverage does not apply to: Any sickness or injury or condition of you, a traveling companion, a business partner, or immediate family member traveling with you, that existed during the 60 days prior to the effective date of the coverages; suicide; mental or nervous disorders; normal pregnancy; war or any acts of war; Default of the company you made direct payment to for the Trip; or Financial Default that occurs less than 14 days following your premium payment.

### **Important: Time Sensitive Provisions**

The **Pre-Existing Conditions** Exclusion can be waived, and benefits for operator **Financial Default** as well as the benefit for **Cancel for Any Reason** (if purchased) can all be included if the policy is purchased within 15 days of initial Trip Deposit.

These benefits will not be included if you purchase the policy later.

### **Frequently Asked Questions**

- Q. Can I purchase any of the benefits separately?**
- A. No. As a convenience, all benefits are bundled together in one package for a rate based on each traveler's total trip cost.
- Q. Is there coverage for terrorism?**
- A. Under Trip Cancellation/Interruption, a trip can be cancelled because of a Terrorist Act occurring in a city planned to be part of your itinerary.
- Q. Can I extend my coverage to include additional independent air, land or sea arrangements that immediately precede or follow this tour?**
- A. Yes, provided you include such arrangements in your total premium calculation and increase your trip length accordingly (Max. 180 days).
- Q. When is the best time to purchase Preferred Benefits™ ?**
- A. Immediately! Purchasing coverage within 15 days of initial trip deposit/payment makes you eligible for coverage of Pre-Existing Conditions, Financial Default, and Cancel for Any Reason (if purchased). If you purchase later, you will not receive these benefits.

**If you have other questions about this program contact:**

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2950 Camino Diablo, Suite 300  
Walnut Creek, CA 94597-3991  
800-937-1387 or 925-932-1387  
Fax: 610-537-9837

## **Enrollment Form**



## **Travel Insurance & Assistance**

*Protection for You and Your Travel Investment*

## **Platinum Plan**

with Optional Cancel for Any Reason Benefit\*

Designed & Marketed by



\*Cancel for Any Reason not available to NY residents