



## Global Rescue Signature Travel Insurance <sup>SM</sup>

As a Global Rescue member, you enjoy the world’s best travel protection when you are away from home. Now, you can protect the actual value of your travel with Signature Travel Insurance<sup>SM</sup>, designed by IMG® for Global Rescue.

IMG, a worldwide leader in global benefits and travel insurance, has created the industry’s most complete product, tailor-made for the adventurous traveler. It’s the perfect add-on to your Global Rescue membership, providing coverage against a variety of unexpected expenses while you’re traveling, and giving you the added comfort of knowing the actual value of your trip is protected if something goes wrong.

Benefits	Signature Travel Insurance
Trip Cancellation	Trip Cost Insured (up to \$100,000)
Trip Interruption	150% of Trip Cost Insured
Travel Delay	Up to \$1,000 (\$250 per day max after delay of 6 hrs)
Missed Connection	Up to \$500 (after a delay of 3 hours)
Change Fee	Up to \$300
Reimbursement of Miles or Reward Points	Up to \$75
Lost/Baggage	Up to \$2,500
Baggage Delay	Up to \$500
Emergency Medical	Up to \$100,000
Emergency Dental	Up to \$1,000
Pre-existing Condition Waiver	Yes – if purchased within 20 days of initial trip payment
Common Carrier AD&D	Up to \$100,000
Search & Rescue	Up to \$10,000
Sports Equipment Rental	Up to \$2,000 (\$500 Day Max)
Waives excluded sports/recreation activities	Included
Rental Car Damage	Up to \$40,000
Coverage Type	Primary
<b>Cancel for Any Reason (UPGRADE)</b>	Up to 75% of the Trip Cost Insured* if purchased within 20 days of initial trip payment
<b>Interrupt for Any Reason (UPGRADE)</b>	Up to 75% of the Trip Cost Insured

## GENERAL INSURANCE EXCLUSIONS AND LIMITATIONS

### Benefits are not payable for any loss due to, arising or resulting from:

1. Suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. An act of declared or undeclared war;
3. Participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. Riding or driving in races, or speed or endurance competitions or events;
5. Participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
6. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. Being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
8. The commission of or attempt to commit a felony or being engaged in an illegal occupation;
9. Normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
10. Dental treatment (except as coverage is otherwise specifically provided herein);
11. Amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Declarations Page;
12. Any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
13. A loss or damage caused by detention, confiscation or destruction by customs;
14. Elective Treatment and Procedures;
15. Complications from Elective Treatment and Procedures otherwise not payable under this Policy;
16. Medical Treatment during or arising from a Trip undertaken for the purpose or intent of securing Medical Treatment;
17. Failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for Travel Arrangements for reasons other than Bankruptcy or Default;
18. Business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
19. A mental or nervous condition, unless hospitalized or Partially Hospitalized for that condition while the Policy is in effect for You;
20. A loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Policy is not in effect for You ;
21. Due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto;
22. Diving while in an abnormal state of which You were aware and/or due to which You were disqualified or not entitled to engage in Diving;
23. Diving as a professional diver other than as a Diving instructor, Dive master, underwater photographer, or while performing research under the auspices and following the guidelines of the American Academy of Underwater Sciences (AAUS);
24. Diving in an area where Diving is forbidden.
25. An assessment from a Legally Qualified Physician advising You in writing that You , a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Policy, at the time of purchase of Coverage for a Trip.

### Pre-Existing Condition Exclusion

The Company will not pay for any expense as a result of any illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You :

- (a) received or received a recommendation for a test, examination, or Medical Treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or

- (b) took or received a prescription for drugs or medicine. This Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

The above is a summary of insurance benefits that are part of the policy. Please review the insurance policy for a detailed description of the terms, conditions and exclusions. Availability and benefits may change per state. If you are not satisfied for any reason with the coverage, you may submit a cancellation request and receive a full refund within 10 days from the effective date of your coverage, as long as your trip departure date has not occurred and you have not filed a claim. The policy is non-refundable after 10 days.

\*The Trip Cancellation benefit is determined by the amount of your trip you elect to protect, up to the maximum benefit stated above.

\*\*The Trip Interruption benefit is determined by the amount of Trip Cancellation benefit purchased.

All benefits are per Insured Person.

Insurance benefits are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015.