

GROUP PROTECTION PLAN



TRAVEL INSURED INTERNATIONAL
A CRUM & FORSTER COMPANY

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES FOR POST-DEPARTURE*

Trip Interruption	\$500 (Return Air Only)
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$400
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$250,000
Non-Insurance Worldwide Emergency Assistance Services (Provided by OnCall International)	Included

*Post-departure coverage uses a \$0 Trip Cost.

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance 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. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided in the Plan); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. 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.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects

Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked vehicle; property illegally acquired, kept, stored or transported; your negligent acts or omissions; property shipped as freight or shipped prior to the scheduled departure date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

Alphorn Tours is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Alphorn Tours is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Alphorn Tours and its employees may offer and disseminate travel insurance under the direction of Travel Insured International (TII). You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact TII at 844-440-8113. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Alphorn Tours.

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F 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 2018. The plans also contain non-insurance travel assistance services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International.



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ALPHORN TOURS HAS PURCHASED TRAVEL PROTECTION ON BEHALF OF ALL TRAVELERS WHICH HELPS PROTECT YOU AFTER THE TRIP HAS DEPARTED.

IF INTERESTED IN THE OPTIONAL COVERAGE WHICH OFFERS MORE EXTENSIVE BENEFITS INCLUDING TRIP CANCELLATION PLEASE CONTACT YOUR GROUP LEADER TO PURCHASE.

FOR QUESTIONS ON BENEFITS AND COVERAGE PLEASE CALL THE GROUP DEPARTMENT AT TRAVEL INSURED INTERNATIONAL. 1-844-440-8113