



What is Travel Protection?

As a leading dive travel wholesaler since 1980, Maduro Dive takes pride in the trust and innovation that we have built with our clients. Our mission is to continually improve all aspects of dive travel. Now, with Travel Insured International (a Crum & Forster company), we can offer new travel insurance and protection plans designed around your needs, helping you protect your vacation investment, relax, and travel knowing that you have support if your trip goes awry.

TRAVEL PROTECTION PLANS INCLUDE TRIP INSURANCE BENEFITS AND WORLDWIDE NON-INSURANCE ASSISTANT SERVICES – NEW AS OF MARCH 1, 2021

Protect Your Vacation Investments with These Benefits:

- All Travel Protection/Insurance Plans Provide Primary Coverage
- Optional Cancel for Any Reason Coverage*
- Pre-Existing Medical Condition Exclusion Waiver**
- Trip Cancellation – up to 100% Trip Cost
- Trip Interruption – up to 150% Trip Cost
- Medical Evacuation & Repatriation of Remains – up to \$1,000,000
- Accident & Sickness Medical Expense – up to \$100,000
- Travel Delay - Missed Connection – Baggage Protection
- 24 Hour Non-Insurance Assistance Services
- Optional Add-Ons
- Plans Can Be Cancelled for Full Refund Within 14 Days of Effective Date***

Note: All travel protection plans are provided worldwide from our partnership with Travel Insured International a Crum & Forster Company whose group of companies is rated A (Excellent) by AM Best. All totals are maximum benefit amounts for the Worldwide Protector plan. Amounts are lower for Worldwide Protector Plan Lite. *Optional cancel for any reason must be purchased within 21 days of the initial deposit being received. Cancel for any reason coverage provides reimbursement of up to 75% of your non-refundable trip cost. CFAR is available and optional for purchase at an additional cost at the individual level. CFAR cancellations must be at least 48 hours or more prior to your scheduled departure date. **To be eligible for Pre-Existing Medical Exclusion Waiver you must purchase your Worldwide Trip Protector or plan within 21 days of the date your initial trip deposit is received. Additional terms apply. ***If you cancel your plan during the free look period, your cost will be refunded if no incurred loss, you have not departed on your trip or filed a claim under the plan.

WHY TRAVEL INSURED INTERNATIONAL IS A GREAT OPTION



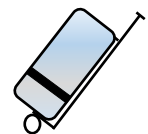
Cash reimbursement for Trip Cancellation, not a travel credit for future use.



Pre-Existing Conditions Exclusion Waiver is available under certain plans within 21 days of the date their initial trip deposit is received.



Medical expenses while you are away are usually not covered by your health insurance while you're traveling, especially outside of the United States.



Baggage protection can help when you are not covered for expenses from loss, delay, theft, and damage.

24/7 EMERGENCY NON-INSURANCE ASSISTANCE SERVICES

- **Travel Assistance:** Emergency travel arrangements, passport or visa replacement assistance, legal referrals, emergency cash advance
- **Medical Coordination & Assistance:** Medical evacuation coordination, pre-travel medical consultation, 24/7 call-in access to physicians and nurses, telemedicine, house calls, doctor/ hospital / dentist / medical specialist referral, medical admission or release expense guarantee, prescription replacement arrangement
- **Concierge Assistance Services:** Destination profiles, epicurean needs, event ticketing, floral services, tee time reservations, hotel accommodations, meet-and-greet services, shopping assistance services, translation services, pre-trip assistance, procurement of hard-to-find items, restaurant referrals & reservations, rental car reservations, airline reservations, prescription drug /eyeglass replacement assistance, and more

KEEP A VACATION, A VACATION.

A travel protection plan is a package of insurance benefits and non-insurance services intended to help protect your travel investment, your belongings, and most importantly, yourself.

POST-DEPARTURE COVERAGE

All our plans provide coverage while you are away, which may include:

- Accident & Sickness Medical Expense
- Medical Evacuation & Repatriation of Remains
- Baggage Delay
- Baggage & Personal Effects
- Missed Tour or Cruise Connection
- Trip Delay
- Itinerary Change
- Change Fee
- Political or Security Evacuation and Natural Disaster Evacuation
- Optional Travel Inconvenience
- and more!

REASON FOR TRIP CANCELLATION & TRIP INTERRUPTION

Protection of your travel investment may include Trip Cancellation and Trip Interruption.

Some covered reasons include:

- Sickness or Injury
- Inclement Weather
- NOAA Hurricane Warning
- Destination Evacuation
- Terrorist Incident
- Theft of Passport/Visa
- Destination Wedding Cancellation
- Employer Termination
- 50% or More Trip Loss
- Pregnancy or Childbirth
- Traffic Accident
- Strike
- Military Leave Revocation
- Host Unable to Provide Accommodations

Additional terms apply to each covered reason listed.



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**VIEW DETAILS OR PURCHASE
AVAILABLE TRAVEL INSURANCE
AND PROTECTION PLANS ONLINE AT:**

<https://www.travelinsured.com/agency?agency=47194>

Accredited by





Trip Cost



“What should I include in my trip cost when purchasing travel protection?”

TERMINOLOGY



TRIP COST

Pre-paid and non-refundable costs that you would normally lose if you had to cancel or interrupt your trip



PRE-PAID COST

Costs that you have paid before you leave for your trip, such as deposits and fees



NON-REFUNDABLE COSTS

Pre-paid trip costs you wouldn't normally get back if you were to cancel

Refundable

You can get your money back so it shouldn't be included in your trip cost.

VS

Changeable

You can get refunded in the form of a credit, not money. Therefore, “changeable” is a non-refundable cost.

TIMING FOR PRE-EXISTING AND OTHER TIME-SENSITIVE COVERAGE

You should ensure your trip costs within the stated number of days for your plan from the payment to be eligible for certain time-sensitive benefits.



EXAMPLE

On January 10th you booked a hotel.

If you have 21 days, you should insure the hotel by January 31st.

MULTIPLE TRAVELERS IF THE RECEIPT, INVOICE OR ITINERARY PROVIDES...

... a per person cost



Insure each person for the amount shown.

EXAMPLE:

Passenger 1: \$1,750

Passenger 2: \$1,500

Passenger 3: \$750

Passenger 4: 2,650

... a package total



You may divide by the number of passengers to get per person cost.

EXAMPLE:

4 Passengers: \$15,000

Divide \$15,000 by 4 passengers

If you don't accurately insure each traveler, you run the risk of being under-insured, which could be an issue when you file a claim.

WHAT YOU MAY INCLUDE ✓

Remember to only include costs if they are pre-paid and non-refundable.



WHAT YOU SHOULD NOT INCLUDE ✗

These example are usually not eligible to include in your trip cost.



MILES AND POINTS



Treat miles and rewards points as a \$0 trip cost.

You'll still be eligible for air and baggage benefits.



You can insure what you've paid for out of your own pocket, and since you spent \$0 on it, you cannot include it in your trip cost.

HOWEVER:

If you cancel or interrupt your trip for a covered reason, you may be able to get your points re-deposited. Some companies that provide reward points allow re-deposits. If yours does, you may insure the taxes paid to use your points as well as the fee it would cost to re-deposit them.

This infographic contains highlights of the Travel Insured International plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance isn't required to purchase any other service from your travel retailer. **For questions, 800-243-3174 and reference Maduro Travel #47194.**