

CELTIC TOURS TRAVEL PROTECTION PLAN

**“PEACE OF MIND”
WHEN YOU TRAVEL**

**Protects
Your
Investment!**

**Valuable
Travel
Benefits!**

Cancel For Any Reason Benefit

If you cancel your Trip for any reason not otherwise covered by this policy, we will reimburse you for 75% of the unused, non-refundable prepaid expenses for Travel Arrangements you paid for your Trip, provided: 1) your premium payment is received within 14 days of the initial deposit/payment for your Trip; and 2) you cancel your Trip two (2) days or more before your Scheduled Trip Departure Date.

Please Note: This benefit is not available for Group bookings (15 or more persons) and does not cover penalties associated with Travel Arrangements not provided by Celtic Tours or the failure of Celtic Tours to provide the bargained-for travel arrangements due to a cessation of operations for any reason.

BENEFIT	MAXIMUM BENEFIT AMOUNT
Accidental Death and Dismemberment	\$25,000
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,000
Travel Delay (12 Hours or More) (\$100 Per Day)	\$1,000 Maximum
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$25,000
Emergency Evacuation and Repatriation	\$100,000
One Call 24-Hour Assistance Service.....	Included
Baggage and Personal Effects	\$1,500
Baggage Delay (24 Hours or More)	\$500
Cancel For Any Reason Benefit	75% of Non-Refundable Trip Cost

**Essential
and
Affordable!**

Conditions & Limitations

Certain exclusions and limitations apply and are detailed in the Travel Insurance Certificate. For example, coverage does not apply to: any Sickness or condition of you, a Traveling Companion or Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your premium is received within 14 days of your initial deposit/payment for your Trip), suicide, normal pregnancy, war or any act of war, mental or nervous disorders. Other Covered Reasons, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment of 250 miles or more; or a Terrorist Incident which occurs in your departure city or in a city which is a scheduled destination for your Trip provided the Terrorist Incident occurs within 30 days prior to the Scheduled Departure Date for your Trip; or Revocation of military leave. A Traveling Companion is defined as a person with whom you have coordinated Travel Arrangements and intend to travel with during the Trip. Sickness or injury must commence while the Travel Insurance Certificate is in force for you. This is a brief description of the plan available for all insurance sales March 1, 2010 and after. You should review the Travel Insurance Certificate at www.tripmate.com which provides complete details of the benefits, conditions, and limitations of the plan.

**This Plan is underwritten by:
Benefits are administered by:**

United States Fire Insurance Company, Eatontown, NJ.
Trip Mate, Inc. (in CA, dba Trip Mate Insurance Agency),
9225 Ward Parkway, Suite 200, Kansas City, Missouri, 64114, 1-800-888-7292.

464-03