

For Travel Professionals Use Only - Do Not Distribute



## **Adult Group Travel Protection**

- Commissionable Rates
- > 3 Plans to Offer
  - Bare Necessities (**BN**)
  - Necessities (N)
  - Most Necessities (MN)
- For Groups of 10+ pax (NA for family groups)

## **GROUP Plan Features...**'

Optional Cancel For Any Reason (CFAR)\*\*
Pre-Existing Medical Condition Exclusion Waiver

Trip Cancelation "Other" Key Covered
Reasons for N & MN
Strikes • Hurricane • Terrorism • Extended
school year • Quarantined • Mental, nervous,
or psychological disorders



**Plus,** these "Other" Trip Cancelation Covered Reasons for **MN** 

Financial Insolvency or Financial Default •
Common carrier delay or cancellation due to inclement weather or mechanical breakdown •
Work Reasons • plus many more...\*

3 plans to choose from - select the right one that best suits your group.
 Groups of top (10+) or more persons are eligible.

• Groups of ten (10+) or more persons are eligible for coverage. No family groups accepted.

 Group Members can come from all 50 states & DC, but the group cannot be domiciled(located) in MO, MT, NY, OR & WA  Pre-Existing Medical Condition Exclusion is waived if a group participant pays the plan cost at or before his/ her final payment for the trip, and they are medically able and not disabled from travel at the time payment is made.

## **Plan Initiation and Guidelines...**

If you are authorized to offer TravelSafe Insurance, simply email group@travelsafe.com requesting the necessary paperwork that needs to be completed in order to request approval to insure your group. You will need to receive approval for the group before offering the coverage to the clients. Once the group is approved and set up in the system, we will advise, and then you will be able to log into your portal to download the Excel template to enter your traveler's information. Once a group is approved, the same rating system applies to all travelers, regardless of when they join the group. Optional benefits incur additional costs. If you are not currently authorized to offer our TravelSafe products, please call us at 1-800-523-8020.

- 1. Travelers should be added at the time their plan cost(s) are received by you.
- 2. Groups may only be enrolled online and travelers added prior to payment for the group.
- 3. Prior to payment for the group, you may add, delete or change traveler information.
- 4. Payments for the entire group must be made by one credit card.
- 5. For plans with a Trip Cancellation benefit (Necessities and Most Necessities), we recommend insuring the full trip cost.
- 6. Groups are defined as 10 or more insured persons with a common interest traveling to the same destinations with common group departure and return dates. Individual travelers may leave before the group departure date or stay beyond the group return date.
- 7. Payment for the group must be received by TravelSafe 15 days prior to the scheduled group departure date.
- 8. Travel Documents are provided online for you to distribute to group participants. You are responsible for providing travelers with a copy of the plan document upon purchase of the plan.

<sup>\*\*</sup>Available on the Necessities & Most Necessities. Additional Costs & terms apply. Not available to NY residents.





<sup>\*</sup>Please refer to your specific state and plan document for details. Additional terms apply.

Group Plans								
Bare Necessities - Necessities - Most Necessities								
Plan Benefits*	Bare Necessities (BN)	Necessities (N)	Most Necessities (MN)					
Trip Cancellation	NOT Included	Insured Trip Cost	Insured Trip Cost					
Trip Interruption	NOT Included	100% of Trip Cost	125% Trip Cost					
Single Supplement	NOT Included	Included	Included					
Trip Delay (6 Hours or More)	NOT Included	\$100 Per Day \$500 Maximum	\$150 Per Day \$750 Maximum					
Missed Connection (3 Hours or More)	NOT Included	\$500	\$1,500					
Accident & Sickness Medical Expense	\$25,000	\$25,000	\$50,000					
Medical Evacuation & Repatriation of Remains	\$50,000	\$50,000	\$100,000					
Emergency Medical Evacuation     Medically Necessary Repatriation     Repatriation of Remains     Hospital of Choice	INCLUDED	INCLUDED	INCLUDED					
Bedside Traveling Companion Daily Benefit	\$300 per day	\$300 per day	\$300 per day					
Political or Security Evacuation & Natural Disaster Evacuation	NOT Included	NOT Included	\$25,000					
Baggage & Personal Effects	\$1,000 (\$300 per item max)	\$1,000 (\$300 per item max)	\$1,500 (\$300 per item max)					
Baggage Delay (12 Hours or More)	\$100	\$100	\$250					
Accidental Death & Dismemberment (aggregate \$1,000,000)	\$10,000 24-Hour Other Than Air Flight	\$10,000 24-Hour Other Than Air Flight	\$25,000 24-Hour Other Than Air Flight Air Flight Only - \$250,000					
On Call International 24-Hour Non-Insurance Assistance Services	INCLUDED	INCLUDED	INCLUDED					
Optional Sports Equipment Coverage	Not Available	\$2,500	\$2,500					
Optional Cancel For Any Reason Benefit** (N/A in New York)	Not Available	75% of Non-Refundable Insured Trip Cost	75% of Non-Refundable Insured Trip Cost					

<sup>\*</sup>Group Plan Benefits Are All Secondary Coverage.

<sup>\*\*</sup>Available on the Necessities & Most Necessities. Additional costs and terms apply.

Group ADULT Percentage Pricing								
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR		
		0 - 35	5%	7.5%	5.75%	7.85%		
Up to		36 - 50	5.5%	8.25%	6.40%	8.7%		
\$10,000	\$14.50	51 - 65	7.5%	11.4%	8.7%	12%		
per pax		66 - 80	10.75%	16.5%	12.4%	17.3%		
		81+	20%	30.2%	22.6%	31.3%		
Personal Sports Equipment Coverage - Add to above percentages for coverages:								
	N/A		0.15%	0.15%	0.15%	0.15%		
State of PA	N/A		0.16%	0.16%	0.15%	0.15%		

For Groups Domiciled (located) Only in California							
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR	
		0 - 35	1.7%	4.35%	4.15%	6.37%	
Up to		36 - 50	1.88%	4.8%	4.61%	7.05%	
\$10,000	\$8.50	51 - 65	2.65%	6.82%	6.28%	9.81%	
per pax		66 - 80	3.85%	9.95%	8.96%	14.15%	
		81+	6.85%	17.66%	16.35%	25.57%	
Personal Sports Equipment Coverage - Add to above							
percentages for coverages:							
	N/A		0.15%	0.15%	0.17%	0.17%	

Groups domiciled in all other states for Necessities and Most Necessities \$20.00 Minimum Plan Cost Groups domiciled in CA - Necessities and Most Necessities \$10.00 Minimum Plan Cost

Trips are subject to a 120-day maximum. Please call for pricing for trips over 31 days. Trip Cancellation and Trip Interruption benefits under the Necessities plan are subject to maximums up to \$10,000. Under the Most Necessities plan, the Trip Cancellation benefit is subject up to \$20,000 maximum, while the Trip Interruption is subject to a \$25,000 maximum.



## How to calculate group pricing?

(Note - agent portal will do all your plan cost calculations)

Example - \$1,200 Trip Cost for a 35-year-old for Necessities Plan with CFAR - Percentage is 7.5% \$1,200 x 7.5% = \$90.00 plan cost



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