

Exclusions & Limitations

The following exclusions apply to Trip Cancellation & Trip Interruption, Trip Delay, Missed Connection, Emergency Accident & Sickness Medical Expense, Emergency Evacuation & Repatriation of Remains, Accidental Death & Dismemberment, and Optional Flight Accidental Death & Dismemberment. Loss caused by or resulting from:

Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains) unless the insurance is purchased within twenty-one (21) days of the initial Covered Trip deposit; Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) unless results in the death of a non-traveling immediate Family Member; War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; Participation in any military maneuver or training exercise; Piloting or learning to pilot or acting as a member of the crew of any aircraft; Mental or emotional disorders, unless hospitalized; Participation as a professional in athletics; Participation in underwater activities (does not include recreational swimming); Being under the influence of drugs or intoxicants, unless prescribed by a Physician or unless results in the death of a non-traveling immediate Family Member; Commission or the attempt to commit a criminal act; Participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest (speed contest shall not include any of the regatta races); scuba diving (unless accompanied by a dive master and not deeper than 50 feet); spelunking or caving; heliskiing or extreme skiing. Exclusion does not apply to Trip Cancellation. Bodily contact sports means any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate. Dental treatment except as a result of an injury to sound natural teeth limited to \$750; Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; Pregnancy and childbirth (except for complications of pregnancy) except if hospitalized; Traveling for the purpose of securing medical treatment; Services not shown as covered; Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination; Care or treatment that is not medically necessary; Injury or Sickness when traveling against the advice of a Physician; Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

Some exclusions may not be valid or wording may differ in your state of residence. For full details, please consult the Certificate of Insurance at www.travelexinsurance.com or call 1-800-228-9792.

Please refer to the Certificate of Insurance for Baggage/Baggage Delay and Optional Collision Damage Waiver exclusions.

DEFINITIONS:

Pre-Existing Condition means any injury, sickness or condition of You, or Your Traveling Companion for which within the sixty (60) day period prior to the Effective Date of Trip Cancellation coverage under the Policy (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.

Underwritten by Nationwide Mutual Insurance Company and affiliated companies. This product may not be available to residents of all states. This brochure is a partial description of benefits. Certain terms, conditions, exclusions and limitations apply. Please visit our website at www.travelexinsurance.com and refer to the Certificate of Insurance for full details. © 2008 Travelex Insurance Services, Inc.

Meet Your Travel Needs

In today's travel environment it's important to protect you and your trip investment. Meet your travel needs with the customized coverage Travel Select offers and find the peace of mind your trip deserves with these valuable plan highlights:

Primary Coverage

Receive reimbursement for your eligible losses from Travelex first, before any other collectible insurance.

Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, including \$1,000 in trip interruption coverage!

Family Friendly Coverage

Travel Select offers great value to traveling families of any size! Children under age 18 are protected at no additional cost when accompanied by a covered adult family member.

21 Day Pre-Existing Waiver

Purchase the plan within 21 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Satisfaction Guarantee

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.



Nationwide®
On Your Side



For questions, quotes or to enroll,
visit www.travelexinsurance.com
or call 1-800-228-9792

Please reference the following when enrolling:

LOCATION NUMBER AGENT CODE

COMPANY NAME

Travel Select

Customizable Travel Protection with
Cancel for Any Reason Option



Insurance Services

Benefit Highlights

Trip Cancellation & Interruption

Protects travel investments if a trip is cancelled or interrupted. Recover prepaid trip costs for the following covered reasons:

- Sickness, Accidental Injury or Death
- Trip Delay of 50% or more
- Bankruptcy/Default
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Employment Termination/Transfer
- Felonious Assault
- Terrorist Incident
- Death/Hospitalization of Destination Host
- Weather
- Strike
- Burglary
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Military Duty

Trip Delay

Provides reimbursement for unused, prepaid, non-refundable expenses and additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason.

Missed Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation, and meals to re-join a cruise if a flight delay causes your connection to be missed by 3 hours or more.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility, also includes repatriation.

24 Hour AD&D

Provides coverage for loss of life, limbs or sight from an accidental injury while traveling.

Travel Assistance & Concierge

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

Benefits & Rates

Base Plan Benefits	Coverage Per Person
Trip Cancellation	100% of trip cost (\$25,000 limit)
Trip Interruption	150% of trip cost (\$37,500 limit)
Trip Delay/Missed Connection	\$750
Baggage/Baggage Delay	\$1,000 / \$250
Emergency Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$500,000
24 Hour AD&D	\$25,000
Travel Assistance & Concierge	Included

Optional Upgrades

	Coverage Per Person
Cancel for Any Reason Pak	80% of trip cost
Lifestyle Paks	Coverage varies by pak
Transportation Pak	Coverage Per Plan
• Flight Accident AD&D	\$200,000
• Collision Damage Waiver	\$35,000
• Roadside Assistance	Included

Trip Cost (base full cost per person)	Base Plan Rates Per Person					
	Ages 0-34	Ages 35-50	Ages 51-60	Ages 61-70	Ages 71-79	Ages 80+
\$0 excludes trip cancellation	\$20	\$26	\$33	\$41	\$52	\$87
\$1 - \$500	\$24	\$34	\$41	\$48	\$58	\$103
\$501 - \$1,000	\$41	\$51	\$55	\$69	\$101	\$155
\$1,001 - \$1,500	\$54	\$68	\$74	\$95	\$140	\$219
\$1,501 - \$2,000	\$71	\$90	\$98	\$130	\$188	\$281
\$2,001 - \$2,500	\$92	\$112	\$121	\$160	\$232	\$345
\$2,501 - \$3,000	\$111	\$132	\$144	\$190	\$278	\$408
\$3,001 - \$3,500	\$129	\$146	\$158	\$221	\$320	\$474
\$3,501 - \$4,000	\$147	\$157	\$171	\$252	\$370	\$560
\$4,001 - \$4,500	\$163	\$178	\$194	\$307	\$415	\$623
\$4,501 - \$5,000	\$182	\$199	\$227	\$346	\$460	\$703
\$5,001 - \$5,500	\$219	\$234	\$254	\$385	\$534	\$823
\$5,501 - \$6,000	\$245	\$265	\$288	\$413	\$573	\$952
\$6,001 - \$6,500	\$270	\$285	\$310	\$454	\$634	\$1,112
\$6,501 - \$7,000	\$292	\$315	\$342	\$485	\$675	\$1,408
\$7,001 - \$8,000	\$326	\$357	\$388	\$571	\$800	\$1,648
\$8,001 - \$9,000	\$366	\$384	\$418	\$634	\$896	\$1,843
\$9,001 - \$10,000	\$406	\$414	\$450	\$699	\$998	\$2,041

- For rates on trip costs above \$10,000 please call 1-800-228-9792.
- Maximum trip length allowed 180 days. For trips 31-180 days in length add \$5 per day.
- An \$8 processing fee will apply per plan.
- Children under 18 are covered at no additional cost when accompanied by a covered adult family member. Please list accompanying children on enrollment form.
- Rates are subject to change.

Customize with Upgrades

Cancel for Any Reason Pak

Protection against the unexpected, whatever it may be! Purchase this pak and everyone on the plan receives these two benefits:

- Cancel a trip prior to 2 days of the scheduled departure date and recover up to 80% of trip cost.
- Plus Cancel for Trip Delay Reasons - This added benefit allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost.

Must be purchased within 21 days of the initial trip deposit. Available for additional 50% of total base plan rate.

Transportation Pak

One upgrade with three great benefits! Includes flight accident coverage, roadside assistance, and a collision damage waiver for rental vehicles. Purchase this pak and coverage limits are shared among all travelers enrolled on the plan.

Available for additional \$49 per plan.

Lifestyle Paks

Customized protection to fit individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; select as many as you need! Purchase this pak and everyone on the plan receives the benefits. Paks may not be available to residents of all states.



Professional Pak

Additional \$49 Per Plan

Provides coverage for trip cancellation and interruption for business reasons and protection on some lost, stolen or damaged professional equipment. Also reimburses for airline club usage and internet usage fees if trip is delayed.



Family Pak

Additional \$29 Per Plan

Makes traveling with a family easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Includes medical protection for traveling pets and additional kennel coverage costs if trip is delayed.



Adventurer Pak

Additional \$39 Per Plan

Provides a rental allowance in case of lost, stolen or damaged equipment. Waives base plan exclusions on certain activities such as skydiving, mountaineering, bungee cord jumping, extreme skiing, underwater activities, and more.



Protector Pak

Additional \$39 Per Plan

Includes an additional \$25,000 in medical coverage and helpful services such as Identity Theft and Nurse Assist.



Athlete/Student Pak

Additional \$39 Per Plan

Protects against weather related cancellations or delays in sporting competitions while waiving base plan exclusions on certain activities such as bodily contact sports, races, speed contests, and professional athletics. Also reimburses for tuition fees if traveling abroad and internet usage fees if trip is delayed.

Enrollment Options

- 1 Travel Agent**
 Contact your local travel agent.
- 2 Internet**
 Visit us at www.travelexinsurance.com to get a quote, learn more or to purchase.
- 3 Phone**
 Speak with an experienced customer service representative available at 1-800-228-9792, M-F 8:00 am to 7:00 pm CST, to answer questions, receive a quote or to enroll.
- 4 Fax or Mail**
 Please call 1-800-228-9792 to receive fax or mail information.

*Don't forget to order foreign currency!
 Contact your local travel agent or visit www.travelexinsurance.com.*

Payment Details

- Check or Money Order (payable to Travelex Insurance Services)
 Visa® MasterCard® Discover® American Express®

Credit Card Number _____ / _____ / _____ / _____

Credit Card Expiration Date MM / YYYY

Print Full Name _____
 (As appears on credit card)

Signature _____
 (Mandatory for all payment types)

Date MM / DD / YYYY

Plan fees are non-refundable after 10 day review period.

Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties. If you reside in: California, Florida, Louisiana, Missouri, New York, Pennsylvania, or Washington, please call 1-800-819-9004 to obtain wording specific to your state of residence.

Enrollment Form

Please print clearly for accurate processing.

MIS 1008

Trip Details

Location Number (on pg 7 of brochure) _____

Departure Date MM / DD / YYYY Return Date MM / DD / YYYY

Country of Destination _____

Tour Operator _____

Cruise Line _____ Airline _____

Traveler Details

Primary Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Second Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Third Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Fourth Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Beneficiary Name _____
 (Estate designated if left blank)

Primary Traveler Email _____
 (Provide to receive Confirmation of Coverage via email)

Premium Calculation

Total Base Plan Rate (calculate below for all travelers)

\$	+	\$	+	\$	+	\$	=	\$
Primary Traveler		Second Traveler		Third Traveler		Fourth Traveler		Base Plan Total

Optional Cancel for Any Reason Pak (Base Plan Total x 50%) \$ _____

Optional Transportation Pak (\$49) \$ _____

Optional Lifestyle Paks \$ _____

Professional Pak (\$49) Family Pak (\$29) Adventurer Pak (\$39)
 Protector Pak (\$39) Athlete/Student Pak (\$39)

Trips 31-180 days in length _____ x _____ x \$5 = \$ _____
 (include arrival and departure days) # travelers # days

Processing Fee \$ 8.00

Total Amount Due (and authorized as payment) \$ _____