

## Is 360° Group Choice right for me?

**Primary coverage**  
Primary coverage pays your claim first, with no deductibles, so you receive your claim payment faster. Purchase a plan any time before your trip, and primary coverage is automatically included.

### Pre-existing medical condition waiver<sup>1</sup>

Pre-existing medical condition exclusions are waived when the plan is purchased at or before the final trip payment and the traveler is medically able to travel at the time of plan purchase.

### Plan details

To view complete details of this travel protection plan, please visit [policy.Travelexinsurance.com/GCZ-1023](http://policy.Travelexinsurance.com/GCZ-1023).

### Fast online claims<sup>6</sup>

Our claims process pays up to five times faster than industry average. Most claims can be filed on the go, via "pic and click," and without piles of claim forms.

Questions about plan benefits? Call +1.888.574.7026 or email [360Group@travelexinsurance.com](mailto:360Group@travelexinsurance.com), and reference Plan GCZ-1023.



## Exclusions and Limitations

**GENERAL EXCLUSIONS:** Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders, being sane or insane of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, extreme sports, or travel on any air-supported device other than on a regularly scheduled airline or air charter company; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/rope anchoring equipment, and pick-axes; scuba diving (if the depth of the water exceeds 75 feet); the insured's commission or attempt to commit a felony; elective medical or holistic treatment to provide health care; any tour operator, contractor, ferry, electric medical or holistic treatment to provide health care; any travel operator, contractor, ferry, electric medical or holistic treatment to provide health care; any travel operator, contractor, ferry, electric medical or holistic disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that, only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician, or a pre-existing condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.  
The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [support@zurichtravelclaims.com](mailto:support@zurichtravelclaims.com), P.O. Box 1019, Youngwood, PA 15697-0919; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as any other claims questions, may also be directed to this address.

Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921; Travelex Insurance Services, Inc. CA Agency License #DD10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340.

Insurance coverage underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIV-100-A-CW, #U-TIIN-100/110-A-CW, #U-TIGV-100-A-CW, #U-TIGV-100-A-CW; in DC #U-TIIN-100-A-DC & #U-TIGV-100-A-DC; in IN #U-TIIN-100/110-A-IN & U-TIGV-100-A-IN; in KS #U-TIIN-110-A-KS; in MN #U-TIV-100-B-MN & #U-TIGV-100-B-MN; in MO #U-TIIN-110-A-MO; in MT #U-TIIN-100/110-MT & U-TIGV-100-A-CW; in NH #U-TIIV-100-A-NH; in NY #U-TIV-101-B-NY; #U-TIIN-100-NY; in OR #U-TIV-100-A-OR; in VA #U-TIIV-100-A-VA and #U-TIGV-100-A-VA; in VT #U-TIIN-100/110-A-VT. GRPBRO25P 05/16/24 VZ



# 360° Group Choice

Comprehensive Travel Protection

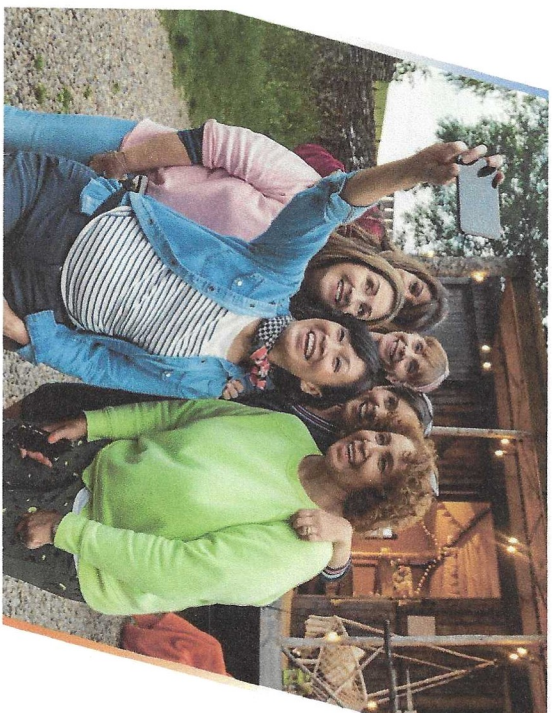


Dream. Explore. Travel On.

Travel on

## Benefit highlights

<b>Trip cancellation</b>	100% of trip cost (\$15,000 limit)
<b>Trip interruption</b>	150% of trip cost (\$22,500 limit)
Protect travel investments and recover nonrefundable, prepaid trip costs if a trip is canceled or interrupted for a covered reason. Popular covered reasons include:	
<ul style="list-style-type: none"> <li>• Sickness, injury, or death<sup>1</sup></li> <li>• Home/destination uninhabitable or inaccessible</li> <li>• Cancel for business reasons</li> <li>• Involuntary termination</li> <li>• Terrorist incident</li> </ul>	<ul style="list-style-type: none"> <li>• Strike</li> <li>• Quarantine</li> <li>• Jury duty/subpoena</li> <li>• Military duty</li> <li>• Financial insolvency<sup>2</sup></li> <li>• Inclement weather</li> </ul>
<b>Travel delay</b>	\$1,000 (\$250 per day)
Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if a trip is delayed five hours or more.	
<b>Sporting equipment delay<sup>3</sup></b>	\$600
Reimbursement for rental of sporting or golf equipment if delayed for 24 hours or more.	
<b>Missed connection</b>	\$1,000
Reimbursement for unused, nonrefundable expenses and additional transportation and lodging expenses to join the departed trip if a connection is missed by three hours or more.	
<b>Baggage &amp; personal effects</b>	\$1,500
Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.	
<b>Baggage delay</b>	\$250
Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.	
<b>Emergency medical expenses<sup>4</sup></b>	\$25,000
Emergency medical treatment if a sickness or injury occurs while traveling.	
<b>Emergency dental expenses<sup>4</sup></b>	\$500
Emergency dental treatment if a covered issue occurs while traveling.	
<b>Emergency medical evacuation</b>	\$150,000
Emergency medical evacuation to the hospital of your choice. Includes repatriation and travel expenses.	
<b>Accidental death &amp; dismemberment</b>	\$10,000
Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.	
<b>Travel assistance services<sup>5</sup></b>	Included
We provide a wide range of services before and during trips through our 24/7 toll-free number. Includes assistance with medical evacuations, emergency medical payments, prescription assistance, and more.	



## Base plan rates by age and trip cost<sup>7</sup>

Trip cost	0-59	60-74	75+
\$0	\$35	\$50	\$70
\$1 - \$250	\$42	\$59	\$84
\$251 - \$500	\$51	\$71	\$104
\$501 - \$1,000	\$75	\$105	\$159
\$1,001 - \$1,500	\$93	\$128	\$195
\$1,501 - \$2,000	\$121	\$145	\$221
\$2,001 - \$2,500	\$155	\$187	\$284
\$2,501 - \$3,000	\$190	\$228	\$347
\$3,001 - \$3,500	\$224	\$270	\$410
\$3,501 - \$4,000	\$259	\$311	\$473
\$4,001 - \$4,500	\$293	\$353	\$536
\$4,501 - \$5,000	\$328	\$394	\$599
\$5,001 - \$5,500	\$362	\$436	\$662
\$5,501 - \$6,000	\$397	\$477	\$725
\$6,001 - \$6,500	\$431	\$519	\$788
\$6,501 - \$7,000	\$466	\$560	\$851
\$7,001 - \$8,000	\$518	\$623	\$945
\$8,001 - \$9,000	\$587	\$706	\$1,071
\$9,001 - \$10,000	\$656	\$789	\$1,197
\$10,001 - \$11,000	\$725	\$872	\$1,323
\$11,001 - \$12,000	\$794	\$955	\$1,449
\$12,001 - \$13,000	\$863	\$1,038	\$1,575
\$13,001 - \$14,000	\$932	\$1,121	\$1,701
\$14,001 - \$15,000	\$1,001	\$1,204	\$1,827

## Additional coverages<sup>8</sup>

Bonus coverages are available if the plan is purchased at or before final trip payment.

### Pre-existing medical condition exclusion waiver

Pre-existing medical condition exclusions are waived when a traveler is medically able to travel at the time of plan purchase.

### Financial insolvency coverage

Cancellation coverage if a tour operator, travel supplier, airline, hotel, etc., suspends operations due to insolvency.

Rates are per traveler and are subject to change.

<sup>1</sup>Of you, a traveling companion, family member, business partner, or host at destination. <sup>2</sup>Coverage when plan is purchased at or before final trip payment. Pre-existing medical conditions waiver may vary by state. <sup>3</sup>The following states have an eight-hour delay: CT, IN, KS, MO, MI, NY, VT, and WA. <sup>4</sup>The following states have a \$50 deductible: CT, IN, KS, MO, MI, VT, and WA. <sup>5</sup>Provided by the designated provider as listed in the policy. <sup>6</sup>Based on Industry Average. Fastest payment on approved claims is based on electronic payment of claim. <sup>7</sup>All coverages are per-insured up to the limits listed. Coverage, rates, and maximum trip length may vary by state. Please see your policy for details, or call +1-888-574-7026. GRPBR02 SR051624 V2

