

STUDENT PROTECTION PLAN



EDUCATIONAL TOURS, INC.

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES FOR POST-DEPARTURE*

Trip Interruption**	\$500 (Return Air Only)
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Evacuation & Repatriation	\$100,000
Non-Insurance Worldwide Emergency Assistance Services	Included

Coverages may vary and not all coverage is available in all jurisdictions.

* Post-departure coverage uses a \$0 Trip Cost.

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

Educational Tours has purchased the Student Protection Plan on behalf of all participants.

Pre-Existing Conditions Exclusion

Your plan contains a Pre-Existing Conditions provision which may have an impact on your insurance coverage. Pre-existing Condition means an injury, sickness or condition of you or your traveling companion, family member or business partner scheduled or booked to travel with you within the 180 day period prior to the date your coverage is effective. Please refer to the Plan Document for the complete Pre-Existing Condition Exclusion.

Travel Insured International

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GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss due to, arising or resulting from: 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 13. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 16. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2016. The plan also contains non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions. Louisiana residents looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured.