



## DISCLAIMER

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et.al, T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Travel MedEvac's Assistance Providers. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel MedEvac (DBA as Travel MedEvac Insurance Services in CA). 214 E. Birch Ave. Flagstaff, AZ 86001. Phone (602) 344-9225 or (888) 963-4933; Email [info@travelmedevac.com](mailto:info@travelmedevac.com); CA License Number 0M25107.

## EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused 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 and scheduled to travel with You, while sane or insane.
2. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war , except as the policy specifically provides otherwise;
5. participation in a Civil Disorder or Riot, or insurrection;
6. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the policy;
7. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;

8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. gross negligence, or Willful and Wanton conduct by You or Your Traveling Companion.

EXCLUSIONS AND LIMITATIONS apply to Baggage Delay

We will not provide benefits for any loss or damage for the following items:

- a. bicycles, except when checked as baggage with a Common Carrier.
- b. antiques and collectors' items;
- c. artificial limbs or other prosthetic devices;
- d. keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- e. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- f. professional or occupational equipment or property, whether or not electronic business equipment;
- g. telephones or wireless devices; computer hardware or software;
- h. computers (including personal computers and laptops), digital or electronic equipment or media;
- i. contraband.

MEDICALLY FIT TO TRAVEL EXCLUSION:

We will not pay any expense as a result of You having been advised in writing that You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the policy.

If coverage for a Trip is purchased and it is later determined that You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the policy, the coverage is cancelled and premium paid will be returned.