

THE WORLD'S BEST TRAVEL PROTECTION

SIGNATURE TRAVEL INSURANCESM

As a Global Rescue member, you enjoy the world's best travel protection when you are away from home. Now, you can protect the actual value of your travel with Signature Travel InsuranceSM, designed by IMG® for Global Rescue.

IMG, a worldwide leader in global benefits and travel insurance, has created the industry's most complete product, tailor-made for the adventurous traveler. It's the perfect add-on to your Global Rescue membership, providing coverage against a variety of unexpected expenses while you're traveling, and giving you the added comfort of knowing the actual value of your trip is protected if something goes wrong.

Coverage	Features
Trip Cancellation	Trip Cost Insured (up to \$100,000)
Trip Interruption	150% of trip cost insured
Travel Delay	Up to \$1,000 (\$250/day max after delay of 6 hours)
Missed Connection	Up to \$500 (after a delay of 3 hours)
Change Fee	Up to \$300
Reimbursement of Miles or Rewards Points	Up to \$75
Lost or Stolen Baggage	Up to \$2,500
Baggage Delay	Up to \$500
Emergency Medical	Up to \$100,000
Emergency Dental	Up to \$1,000
Pre-existing Condition Waiver	Yes- if purchased within 20 days of initial trip payment
Common Carrier AD&D	Up to \$100,000
Search & Rescue	Up to \$10,000
Sports Equipment Rental	Up to \$2,000 (\$500/day)
Rental Car Damage	Up to \$40,000
Interrupt for any Reason†	Up to 75% of the trip cost
Cancel for any Reason†	Up to 75% of the trip cost insured if purchased within 20 days of initial trip deposit

FREQUENTLY ASKED QUESTIONS:

- Who is eligible to purchase Signature Travel Insurance?**

Any resident of the United States is eligible to purchase Signature Travel InsuranceSM. You are not required to be a Global Rescue Member. However, when you combine your Signature Travel Insurance policy with a Global Rescue Membership, you have access to the world's best travel protection, including medical evacuation, security extraction, and field rescue.
- What is the difference between the Signature and Signature Plus policies?**

The Signature Plus policy adds Cancel/Interrupt for Any Reason protection, which is not included with the Signature policy. All of the other benefits are included in both memberships. (Note: Cancel/Interrupt for Any Reason protection not available to NY residents)
- What is defined as a "trip deposit?"**

A trip deposit/payment is defined as cash, check, or credit card amounts actually paid for the trip. The initial trip deposit is the very first deposit made toward the trip being insured. (If buying a flight, hotel, or concert ticket is the first item purchased for the trip to be insured, then the date of the purchase/payment of that first item would be the initial trip deposit date.)
- What types of purchases count towards the trip cost to be insured when we provide an insurance quote?**

A traveler should provide all unused, non-refundable, prepaid payments/deposits that are being made toward the travel arrangements for which they would suffer a financial loss if the trip is cancelled or interrupted.

Examples of costs that should be included:

 - Hotel payment which requires payment in full and includes a penalty
 - 19-day safari with penalties/fees if cancelled
 - Discounted international airfare which is non-refundable and has a \$300 change fee.

Examples of costs that should not be included:

 - First class international airfare with no penalties
 - City day tour with no penalties
 - Hotel reservation which has no pre-payment
- Is Signature Travel Insurance only for international travel?**

The Signature and Signature Plus policies are for United States residents travelling domestically OR internationally.
- What are the rules for the Cancel For Any Reason benefit?**

If you cancel your trip for any reason not otherwise covered by the Signature Travel policy, benefits will be paid for 75% of the prepaid, forfeited, non-refundable payments or deposits you paid for your trip, provided that:

 - Your payment for this policy and enrollment form is received within 20 days of the date initial payment or deposit for your trip is received.
 - You insure 100% of the prepaid trip costs that are subject to cancellation penalties or restrictions and also insure, within 20 days of the payment or deposit for those travel arrangements, the cost of any subsequent travel arrangements (or any other travel arrangements not made through your travel agent) added to your trip.
 - You cancel your trip two or more days before your scheduled departure date.
- Are rewards points purchases reimbursable with the Signature Travel policy if there is a cancellation?**

Taxes and fees that the member was required to pay to redeem the rewards points can be insured by the policy. However, the monetary value of the item (such as a plane ticket obtained by redeeming credit card rewards points) cannot be covered by the policy.
- If only one person on the policy needs to cancel their trip, is that covered?**

If only one insured person needs to cancel for a covered reason, coverage would be available to reimburse that person's non-refundable trip costs as well as coverage for the other insured travelers who are still travelling if they are required to pay a single supplement because of the cancellation.

The above is a summary of benefits. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per State. If you are not satisfied for any reason with the coverage, you may submit a cancellation request and receive a full refund within 10 days from the effective date of your insurance coverage, as long as your trip departure date has not occurred and you have not filed a claim. The policy is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company under form series TP-210 and TP-401. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. Insurance Premiums and coverage options may vary or may not be available based on plan type and state of residence. Certain terms, conditions, and limitations may apply. See the complete Policy for details. Signature Travel Insurance is only available to U.S. residents. These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy. † Cancel and Interrupt for Any Reason protection is not available to residents of the state of New York.