



**AND**



**PRESENT OUR SPECIAL TRAVEL PROTECTION PROGRAM  
INSURANCE BENEFITS UNDERWRITTEN BY UNITED STATES FIRE INSURANCE COMPANY**

<b>Insurance Benefits Underwritten</b>	<b>Maximum Amount</b>
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Medical Expense/ Emergency Evacuation	
Accident & Sickness Medical Expense	\$ 25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$ 100,000
Baggage & Personal Effects	\$ 1,500
Baggage Delay	\$ 250
Missed Connection	\$ 750
Travel Delay (Up to \$150 Per Day)	\$ 750
Accidental Death & Dismemberment	\$ 25,000

<b>Trip Cost</b>	<b>Rate Per Person</b>
Up to \$2,500	\$129.00
\$2,501 to \$4,000	\$169.00
\$4,001 to \$6,000	\$219.00
\$6,001 to \$8,000	\$329.00

**PLAN HIGHLIGHTS:**

**Plan cost is for the full cost of the travel protection plan, which consists of insurance benefits and non-insurance assistance services. Individuals looking to obtain additional information regarding the features and pricing of each travel component, please contact Trip Mate.**

**WAIVER OF PRE-EXISTING CONDITIONS** - The exclusion for Pre-Existing Conditions will be waived if your payment for the plan is received within 14 days of the date your initial deposit/payment for your trip is received, provided you are not disabled from travel at the time you purchase your travel protection plan. See Plan Document for complete details.

**TRIP CANCELLATION** - If you cancel your Trip due to a covered Injury, Sickness or Death - your own or that of a Traveling Companion, Family Member or Business Partner - or for Other Covered Reasons, as defined in your plan, you can be reimbursed up to the Trip cost for the unused non-refundable prepaid expenses for Travel Arrangements provided by Coral Travel & Tours, LTD.

**Coral Travel & Tours, Ltd.**  
 215 Millburn Avenue, Millburn, NJ 07041  
 (866) 267-2511 – (973) 921-1166  
[Info@coraltours.org](mailto:Info@coraltours.org)  
[www.coraltours.org](http://www.coraltours.org)

**For additional coverage questions call  
 Trip Mate at 1-833-297-2255  
 Plan Number F418C**

**TRIP INTERRUPTION** - If you Interrupt your Trip due to a covered Injury, Sickness or Death - your own or that of a Traveling Companion, Family Member or Business Partner - or for Other Covered Reasons, as defined in your plan, you can be reimbursed up to the Trip cost for the unused portion of the prepaid expenses for land or water Travel Arrangements provided by Coral Travel & Tours, LTD and/or the Additional Transportation Cost paid

**Terrorism** - The Trip Cancellation/Interruption coverages can provide benefits if you cancel or interrupt your trip due to a Terrorist Incident that occurs in a city listed on the itinerary of your Trip and within 30 days prior to your Schedule Departure Date. Benefits are not provided if the Travel Supplier offers a substitute itinerary.

**Job Termination** - The Trip Cancellation/Interruption coverages can provide benefits if you cancel or interrupt your trip because of an involuntary employer termination or layoff affecting you or a traveling companion. Employment must have been with the same employer for at least 1 continuous year.

**Revocation Of Military Leave** - The Trip Cancellation/Interruption coverages can provide benefits if you cancel or interrupt your trip because of the revocation of your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

**MEDICAL EXPENSE/EMERGENCY EVACUATION** - Benefits include the following:

**Accident and Sickness Medical Expense** - Coverage that can provide benefits for emergency medical treatment if a sickness or injury occurs while traveling up to the covered limits.

**Emergency Medical Evacuation/Medical Repatriation/Return of Remains** - Under certain circumstances detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate you to the nearest qualified hospital and/or to return You home. This coverage can also provide a benefit to pay for minimally necessary casket or air tray as well as preparation and transportation expenses incurred when returning a deceased to his/her place of residence or place of burial.

**BAGGAGE AND PERSONAL EFFECTS** - Coverage for permanent loss, theft or damage of your Baggage and Personal Effects. A \$300 per article limit applies to all items. A combined maximum of \$600 applies to certain valuable items including jewelry, watches, cameras (and related equipment), and furs. See your plan document for the complete list of valuable items.

**BAGGAGE DELAY** - If, while on your Trip, your Baggage is delayed for more than 24 hours, we can pay up to \$250 for the purchase of reasonable additional clothing and personal articles.

**MISSED CONNECTION** - Can provide reimbursement for the additional transportation expense to join your Trip and/or the unused, non-refundable land or water travel arrangements if you miss your Trip departure because your arrival at your trip destination is delayed for 3 or more hours due to a covered reason.

**TRAVEL DELAY** – Can provide reimbursement up to \$150 per day (maximum \$750) for reasonable accommodation, meal and local transportation expenses if you are delayed for 8 hours or more due to a covered reason such as common carrier delay; quarantine; loss of passport, travel documents or money; natural disaster; or a documented weather condition preventing you from getting to the point of departure.

**ACCIDENTAL DEATH & DISMEMBERMENT**- Can provide a benefit for loss of life, limb or sight resulting from an injury occurring during your Trip.

**TO REGISTER FOR THIS PROGRAM PLEASE COMPLETE THE INFORMATION ON THE ATTACHED FORM AND MAIL ALONG WITH A CHECK MADE PAYABLE TO CORAL TRAVEL**  
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**& TOURS, LTD. FOR THE TOTAL AMOUNT OF THE PLAN COST OR COMPLETE THE CREDIT CARD AUTHORIZATION AND FAX OR MAIL TO CORAL TRAVEL & TOURS, LTD.**

**PLEASE NOTE:** This advertisement does not constitute or form any part of the **Plan Documents** or any other contract of any kind. **Insurance benefits in the plan are underwritten by:** United States Fire Insurance Company, Eatontown, NJ.

**PLEASE NOTE:** non-insurance services are not insurance benefits underwritten by United States Fire Insurance Company. 24-Hour Assistance Services are provided by: Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

**PLEASE NOTE:** Plan benefits, limits, and provisions may vary by state/ jurisdiction, and not all coverages are available in all states/ jurisdiction. **Insurance benefits are subject to limitations and exclusions, including an exclusion for pre-existing conditions.** To review full plan details online, go to:

[www.tripmate.com/wpF418C](http://www.tripmate.com/wpF418C)

**Benefits are administered by:** Trip Mate, Inc.\*, 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-800-888-7292 (\*in CA, dba Trip Mate Insurance Agency).

Coral Travel & Tours, Ltd. is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Coral Travel & Tours, Ltd. is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Coral Travel & Tours, Ltd. and its employees may offer and disseminate travel insurance under the direction of Trip Mate, Inc. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact Trip Mate at **1-833-297-2255**. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Coral Travel & Tours, Ltd..

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## **GENERAL 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 as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided in the Plan);
13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You;
20. Bankruptcy or Default or failure to supply services by a supplier of travel services; or
21. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

### **Waiver of the Pre-Existing Condition Exclusion**

The exclusion for Pre-Existing Condition will be waived provided your payment for the plan is received within 14 days of the date your initial deposit/payment for your trip is received and provided you are not disabled from travel at the time you purchase your travel protection plan. See Plan Document for complete details.

**Excess Insurance Limitation:** The insurance provided by this Plan shall be in excess of all other valid and collectible Insurance or indemnity

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TOUR NAME \_\_\_\_\_

TOUR DATES \_\_\_\_\_ TO \_\_\_\_\_

NAME OF TRAVELER	COST OF TRIP	INSURANCE RATE

**TOTAL ENCLOSED** \_\_\_\_\_

Please make check payable to: Coral Travel & Tours, Ltd.  
and mail your plan costs with completed form to:

**Coral Travel & Tours  
215 Millburn Ave.  
Millburn, NJ 07041**

*Or complete the credit card information below and mail to address above or fax to (973) 376-9598.*

Print Name (As It Appears On Credit Card) \_\_\_\_\_

Credit card billing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I would like to pay by:     MasterCard         Visa         American Express

Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_ / \_\_\_\_\_

Security Code: \_\_\_\_\_ Total to be charged \$ \_\_\_\_\_

Card Holder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PLEASE NOTE: WAIVER OF PRE-EXISTING CONDITIONS** - The exclusion for Pre-Existing Conditions will be waived if your payment for the plan is received within 14 days of the date your initial deposit/payment for your trip is received, provided you are not disabled from travel at the time you purchase your travel protection plan. See Plan Document for complete details.

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