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Travel Protection

Classic’s Travel Smart Plans help You book travel with confidence. The Travel Smart Plan consists of the following parts:

Part A: The Change & Cancel for Any Reason Fee Waiver and Price Protection Guarantee provided by Classic Vacations.

Part B: Travel Insurance benefits underwritten by United States Fire Insurance Company and Non-Insurance Services provided by Generali Global Assistance.

Travel Smart Plan Highlights

Part A: The Change & Cancel For Any Reason Fee Waiver and Price Protection Guarantee Benefits of this Part A are provided by Classic Vacations.

CHANGE & CANCEL FOR ANY REASON FEE WAIVER AND PRICE PROTECTION GUARANTEE LIMITS	
Change & Cancel For Any Reason Fee Waiver.....	Trip Cost*
Price Protection Guarantee.....	Change in Price

*** Not to exceed a Maximum Limit Per Reservation of:
\$50,000 (UF423P), \$25,000 (UF423G), or \$15,000 (UF423L)**

CHANGE & CANCEL FOR ANY REASON FEE WAIVER DETAILS

The Change & Cancel For Any Reason Fee Waiver allows you to change or cancel your Classic Vacations contract air and land arrangements before your scheduled departure for any reason. Under the Change & Cancel For Any Reason Fee Waiver, Classic Vacations will waive any penalties or fees to change or cancel your reservation up to the Per Reservation Maximum Amount.

Please Note: The Change & Cancel For Any Reason Fee Waiver is subject to the following terms and conditions:

- Does not apply to other travel arrangements not booked by Classic Vacations.
- Does not apply to non-refundable airfare reservations booked through Classic Vacations. In most cases, the full amount of money paid for nonrefundable air travel will be reimbursed by the airline in the form of a credit for future travel, subject to restrictions and limitations imposed by airlines. Airfare credits are typically limited for use by the named ticketed passenger on the same airline for a period of up to one year from the original ticketing date.
- Supplier change or cancel fees for each trip component booked through Classic Vacations are reimbursed on a one-time only basis, with the exception of non-refundable air reservations for which two (2) change fees per person are allowed.
- No-shows, missed flights, lost or stolen tickets, or denied boarding due to late arrival or inadequate travel documentation are not covered.
- No reimbursement or waiver of fees for names changes, unless it is within 24 hours of booking.
- No reimbursements for airline imposed baggage charges or fees.
- No refunds or reimbursements for unused airfare segments.
- No refunds or reimbursements for frequent flier redemptions or redeposit of fees.
- No reimbursement for increases in price due to itinerary changes initiated by you, including changes in occupancy for shared accommodations.
- No reimbursement for loss of discounts associated with shortened hotel stays or failure to adhere to supplier terms and conditions, such as minimum stay requirements.
- No reimbursement or waiver of fees for destination activities cancelled less than forty-eight (48) hours prior to the scheduled activity.
- You must pay any price increases resulting from changes in tax rates or supplier surcharges, including fuel surcharges.
- No reimbursement for change or cancellation fees or prepaid additional costs resulting from schedule changes, airline strikes or insolvency/cessation of operations for any reason unless the change/cancellation is within 24 hours of bookings.
- All requests for reimbursement must be made within the twenty four (24) month period from the date of purchase of the Change & Cancel For Any Reason Fee Waiver.
- No reimbursement for the cost of the TSP Travel Protection Plans (after the free look period), including the Change & Cancel For Any Reason Fee Waiver and Price Protection Guarantee.
- In order to qualify for cancellation reimbursement under the Change & Cancel For Any Reason Fee Waiver, you must cancel your entire Classic Vacations trip.

The Change & Cancel For Any Reason Fee Waiver is provided by Classic Vacations, is not an insurance benefit and is not underwritten by United States Fire Insurance Company.

PRICE PROTECTION GUARANTEE DETAILS

Classic Vacations will reimburse any increase in the price of airfare, hotel, rental car, ground transfer or destination activity reservations over the price at the time Classic Vacations receives the minimum required deposit. This does not apply to increases in price due to itinerary changes requested by you.

Please Note: The Price Protection Guarantee is subject to the following terms and conditions:

- No reimbursement for increases in price due to itinerary changes initiated by you, including changes in occupancy for shared accommodations.
- No reimbursement for loss of discounts associated with shortened hotel stays or failure to adhere to supplier terms and conditions, such as minimum stay requirements.
- You must pay price increases resulting from changes in tax rates or supplier surcharges, including fuel surcharges.

This Price Protection Guarantee is provided by Classic Vacations, is not an insurance benefit and is not underwritten by United States Fire Insurance Company.

For residents of Washington, New York, Missouri and Minnesota only: Part A may be purchased separately from Part B of the Platinum Travel Smart Plan.

Part B: The Travel Insurance Benefits of this Part B are provided by United States Fire Insurance Company.

Benefit Highlights:

WAIVER OF PRE-EXISTING MEDICAL CONDITIONS

When the Travel Smart Plan is purchased within 10 days of the date that Your initial Payment or Deposit for Your Trip is received by Classic Vacations, then the Pre-Existing Conditions Exclusion under Part B of the Travel Smart Plan will be waived, provided You are not disabled from travel at the time Your plan payment is paid.

TRIP CANCELLATION BENEFIT (Applies to UF423P Platinum Plan and UF423G Gold Plan Only)

If You cancel Your Trip any time prior to departure due to a Covered Reason, You may receive reimbursement of up to Air Ticket Cost (Non-Refundable Air Only).

CANCEL FOR ANY REASON BENEFIT (Applies to UF423P Platinum Plan Only)

If You cancel Your Trip for any reason two (2) days or more before Your Scheduled Departure Date, You may receive reimbursement of up to 75% of the Air Ticket Cost, provided Your payment for this Plan has been received within 10 days of the date Your

initial Payment or Deposit for Your Trip is received, and that You insure 100% of the Prepaid Trip costs that are subject to cancellation penalties or restrictions.

Part B - Travel Insurance Benefits (per person)			
Schedule of Benefits	Maximum Benefit Amount		
	TSP Platinum Plan UF423P	TSP Gold Plan UF423G	TSP Silver Plan UF423L
Trip Cancellation (Non-Refundable Air Only)	Air Ticket Cost	Air Ticket Cost	Not Included
Trip Interruption	Trip Cost (To a maximum of \$50,000)	Trip Cost (To a maximum of \$25,000)	Unused Land & Return Air (To a maximum of \$15,000)
Missed Connection	\$1,000	\$1,000	\$1,000
Travel Delay	\$5,000	\$5,000	\$5,000
Accidental Death & Dismemberment	\$25,000	\$25,000	\$15,000
Medical Expense/Emergency Evacuation			
Accident and Sickness Medical Expense	\$100,000	\$100,000	\$100,000
Emergency Evacuation and Repatriation	\$100,000	\$100,000	\$100,000
Baggage & Personal Effects	\$1,000	\$1,000	\$500
Baggage Delay	\$500	\$500	\$250
Cancel For Any Reason (Non-Refundable Air Only)	75% of Air Ticket Cost	Not Included	Not Included

Non-Insurance Services
Generali Global Assistance
Global Xpi Medical Records Services

Non-Insurance Services:

CONCIERGE SERVICES

Receive assistance in making restaurant reservations, arranging ground transportation, booking event tickets, making tee time reservations, arranging floral services and more.

24/7 WORLDWIDE MEDICAL & TRAVEL ASSISTANCE SERVICES

Receive assistance with transfer of funds for on-site medical expenses, telephone interpretation services in major languages, replacement of lost passports and other incidentals, assistance to locate local physicians, dentists or medical facilities, Emergency Evacuation assistance and 24-Hour emergency hotline.

Information You Need To Know:

We reserve the right to not offer this on a particular booking. Your reservation agent will relay any restrictions that may apply.

In order to qualify for cancellation reimbursement under Part B you must cancel your entire Classic Vacations trip. Benefits on this page are described on a general basis only. **There are certain restrictions, exclusions and limitations that apply to all insurance coverages, including an exclusion for pre-existing conditions.** This advertisement does not constitute or form any part of the Plan Descriptions or any other contract of any kind. Plan benefits, limits and provisions may vary by state/jurisdiction and not all coverages are available in all states/jurisdictions. To review full plan details online, go to: **www.tripmate.com/wpUF423P** (<http://www.tripmate.com/wpUF423P>), **www.tripmate.com/wpUF423G** (<http://www.tripmate.com/wpUF423G>) or **www.tripmate.com/wpUF423L** (<http://www.tripmate.com/wpUF423L>).

Plan Payments are for the full travel protection plan, which consists of Part A: the Change & Cancel for Any Reason Fee Waiver and Price Protection Guarantee and Part B: Insurance Benefits and Non-Insurance Services. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate.

The Part B Insurance Benefits for Plan Number **UF423P, UF423G, and UF423L are underwritten by:** United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724, under Policy Form Series T210 et. al. and TP401 et. al. AH-2919

Non-Insurance Services: are not insurance benefits underwritten by United States Fire Insurance Company. 24-Hour Emergency Assistance is provided by: Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency, CA license # 0805270) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-844-207-1929, claimssupport@travelclaimsonline.com (<mailto:claimssupport@travelclaimsonline.com>).

Travel Retailer Disclaimer: Classic Vacations is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Classic Vacations 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. Classic Vacations and its employees may offer and disseminate travel insurance under the direction of Trip Mate. 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 1-844-207-1929. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Classic Vacations.

For information on Classic’s Travel Smart Plan program prior to October 11, 2019, please visit <https://www.classicvacations.com/travel-protection-2019> (<https://www.classicvacations.com/travel-protection-2019>). For information on Classic’s Prestige Plus plan purchased prior to October 21, 2019, visit <https://www.classicvacations.com/travel-protection-cruise>. (<https://www.classicvacations.com/travel-protection-cruise>)

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Travel Agents Only: 1-800-221-3949

(<https://www.classicvacations.com/travel-protection-cruise>)

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websupport@classicvacations.com (<mailto:websupport@classicvacations.com>)



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