



Protect your family and investment with The Travelex Travel Select Plan



Why do I need travel insurance?

These days, travel insurance is much more than just protecting your savings against travel complications. It goes further to protect your family and traveling companions against unfortunate events that may happen during your trip such as:

- Your (adopted, once legal guardianship is established) child becomes ill and needs emergency medical treatment. (Most medical insurance plans do not cover outside the US.
- Tour luggage is lost, stolen, damaged or delayed for 12 hours or more
- Your flight is canceled or delayed for 5 hours or more, resulting in loss of non-refundable hotel and tour expenses
- A family member falls ill or passes away resulting in trip interruption or cancellation.

Below are highlights of the **Travelex TRAVEL SELECT Plan** *(Lotus recommends purchasing within 21 days of initial trip deposit for pre-existing waiver):*

BASE PLAN BENEFITS	COVERAGE PER PERSON	SCENARIO
TRIP CANCELLATION	100% of insured Trip Cost (\$50,000 limit)	Protect travel investments and recover non-refundable, prepaid trip costs if a trip is cancelled or interrupted. Popular reasons include: Sickness, Injury or Death, Mechanical Breakdown, Financial Default, Traffic Accident, Inclement Weather, Death/Hospitalization of Host, Home/Destination Uninhabitable, Military Duty, Cancel for Business Reasons, Terrorist Act, Named Hurricane, Event Cancellation, Strike, Quarantine/Hijacking, Jury Duty/Subpoena
TRIP INTERRUPTION	150% of insured Trip Cost (\$75,000 limit)	
TRIP DELAY	\$750 (\$250 per day)	Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 5 hours or more.
EQUIPMENT DELAY	\$200	Reimbursement for rental or purchase of sporting or golf equipment if delayed for 24 hours or more.
MISSED CONNECTION	\$750	Reimbursement for unused, non-refundable expenses and additional transportation to join the departed trip if a connection is missed by 3 hours or more.
BAGGAGE & PERSONAL EFFECTS	\$1,000	Reimbursement for personal articles and expenses if bags are lost, stolen or damaged.
BAGGAGE DELAY	\$200	Reimbursement for personal articles and expenses if bags are delayed for 12 hours or more
EMERGENCY MEDICAL & DENTAL EXPENSES	\$50,000	Emergency medical treatment if a sickness or injury occurs while traveling. \$500 dental expense sublimit
EMERGENCY MEDICAL EVACUATION	\$500,000	Emergency medical evacuation to the hospital of your choice. Includes repatriation and travel expenses (maximum \$25,000) for escort
ACCIDENTAL DEATH & DISMEMBERMENT	\$25,000	Reimbursement for permanent loss of life, limbs or sight from a covered accidental injury during travel
TRAVEL ASSISTANCE SERVICES	Included	A wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services and much more
Bonus/Additional Coverages (If plan is purchased within 21 days of initial trip deposit.)		
PRE-EXISTING EXCLUSION WAIVER	Included	Pre-existing medical conditions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.
FINANCIAL DEFAULT COVERAGE	Included	Cancellation coverage when a tour operator, travel supplier, airline, hotel, etc. suspend operations due to insolvency.
Customized Upgrades		
CANCEL FOR ANY REASON	Protection for the unexpected, whatever it may be! Cancel at least 48 hours before your scheduled departure date and recover up to 75% of trip cost. Must be purchased within 21 days of initial trip deposit. Maximum trip cost \$10,000	
ADDITIONAL MEDICAL COVERAGE	Additional \$50,000 in medical expense coverage and \$500,000 in medical evacuation coverage	
ADVENTURE SPORTS COVERAGE	Exclusion waiver for participation in professional athletic events, mountain climbing, operating an aircraft and travel on air-supported devices such as hot air ballooning.	
CAR RENTAL COLLISION COVERAGE	Up to \$35,000 per plan for collision damage, vandalism, windstorm, hail, fire or flood occurs to a rental car while on your trip. \$100 deductible	
AIR AD&D COVERAGE	Up to \$200,000 if loss of life, limbs or sight occurs from an accidental injury while on a common carrier airline flight	

* Assistance Services are provided by Travelex's designated provider

WHY CHOOSE THE TRAVELEX TRAVEL SELECT PLAN?

Lotus Travel has recommended Travelex, as a trusted insurance company, to our clients since 2003. Travelex's customer support staffs are not only helpful, but are available 24/7 to ensure that you and you family will have a safe and secure travel experience.

The Select protection plan will provide primary and comprehensive coverage and emergency assistance services in the event you need it.

Here are some of the major benefits of the Travelex Travel Select Plan:

- No purchase time frame
- Allows 15-day review period
- Maximum trip cost of \$50,000
- Maximum trip length of 364 days
- Pre-existing medical condition - exclusion is waived when you enroll within 21 days of your initial trip deposit
- Cancel for Any Reason & Additional Medical Coverage can be purchased as upgrades for this plan
- Children under age 17 are covered at no additional cost when accompanied by a covered adult family member; but each child's trip cost should not exceed \$10,000 or cost more than the adult's trip cost
- 24 / 7 Worldwide, multi-lingual travel assistance and concierge services. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services and much more.

Below are the rates for Travelex TRAVEL SELECT Plan:

Trip Cost (use full cost per person)	Base Plan Rates Per Person						
	Ages 0-34	Ages 35-59	Ages 60-69	Ages 70-74	Ages 75-79	Ages 80-84	Ages 85+
\$1 - \$250	\$34	\$46	\$65	\$108	\$141	\$210	\$300
\$250 - \$500	\$36	\$52	\$74	\$119	\$155	\$230	\$326
\$501 - \$1,000	\$44	\$66	\$92	\$139	\$177	\$259	\$360
\$1,001 - \$1,500	\$61	\$91	\$126	\$182	\$229	\$328	\$452
\$1,501 - \$2,000	\$81	\$121	\$166	\$231	\$287	\$405	\$553
\$2,001 - \$2,500	\$102	\$153	\$210	\$286	\$356	\$496	\$676
\$2,501 - \$3,000	\$116	\$174	\$238	\$321	\$398	\$552	\$750
\$3,001 - \$3,500	\$133	\$201	\$274	\$366	\$453	\$625	\$846
\$3,501 - \$4,000	\$148	\$224	\$305	\$406	\$503	\$690	\$935
\$4,001 - \$4,500	\$153	\$232	\$315	\$418	\$518	\$709	\$960
\$4,501 - \$5,000	\$201	\$309	\$422	\$556	\$691	\$935	\$1276
\$5,001 - \$5,500	\$226	\$349	\$476	\$626	\$778	\$1048	\$1434
\$5,501 - \$6,000	\$252	\$390	\$533	\$697	\$867	\$1164	\$1593
\$6,001 - \$6,500	\$301	\$468	\$641	\$835	\$1040	\$1389	\$1907
\$6,501 - \$7,000	\$337	\$521	\$710	\$916	\$1135	\$1514	\$2061
\$7,001 - \$8,000	\$357	\$551	\$751	\$968	\$1198	\$1597	\$2174
\$8,001 - \$9,000	\$390	\$604	\$823	\$1059	\$1312	\$1745	\$2377
\$9,001 - \$10,000	\$415	\$643	\$877	\$1126	\$1395	\$1853	\$2524
Optional Upgrades (available per plan)	Cancel for Any Reason (Additional 65% of base plan cost per person / per plan)						
	AD&D Common Carrier Air Only (20 per person / per plan)						
	Car Rental Collision (\$10 per day / per plan)						
	Adventure Sports (\$11 per person / per day)						
	Medical Upgrade (Based on age and trip cost)						

Notes:

1. For rates of trip cost above \$10,000, please contact your travel agent at 1 800 956 8873
2. Countrywide pricing includes all states, except Colorado, Florida, Hawaii, Louisiana, New York, Pennsylvania, and Washington.
3. Some upgrades are not available in all Countrywide States
4. If policy is eligible for Kids Included Pricing and upgrades are purchased, the kids will be charged for the upgrade cost only.

This is a partial description of benefits. For full details on coverage, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Coverage and/or Group Certificate/Individual Policy. Certain upgrades & benefits may not be available to residents of all states. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company (formerly known as Stonewall Insurance Company), 1314 Douglas Street, Suite 1400, Omaha, NE 68102