



Travel Protection

You've invested in the trip, protect it



GroupCollect

Plan Benefits ³	Standard Maximum Benefit Amount ¹	Enhanced Maximum Benefit Amount ¹
Same Rate For All Age Travelers	5.0% of trip cost	7.9% of trip cost
Trip Cancellation Protects trip investments and provides reimbursement for non-refundable prepaid costs if your trip is cancelled due to a covered reason.	100% of the non-refundable insured Trip Cost	100% of the non-refundable insured Trip Cost
Trip Interruption Protects trip investments and provides reimbursement for non-refundable prepaid costs if your trip is interrupted due to a covered reason.	100% of non-refundable insured Trip Cost	100% of non-refundable insured Trip Cost
Trip Delay Reimbursement for reasonable expenses, such as lodging, local transportation, and meals if a trip is delayed 8 consecutive hours or more for a covered reason.	\$750 (\$150/day)	\$750 (\$150/day)
Missed Connection Reimbursement for additional transportation cost and unused non-refundable land or water arrangements if your arrival at your destination is delayed for at least 3 consecutive hours for a covered reason.	\$500	\$500
Baggage & Personal Effects Reimbursement for luggage and personal effects if bags are lost, stolen, damaged or destroyed.	\$1,500	\$1,500
Baggage Delay Reimbursement for necessary personal items if bags are delayed for at least 12 consecutive hours or more.	\$300	\$300
Accident and Sickness Medical Expense Provides reimbursement for medical expenses if a sickness or injury occurs during your trip. Includes dental expense sublimit for emergency dental treatment expenses up to \$750.	\$25,000	\$25,000
Medical Evacuation and Repatriation Among other things, this reimburses transportation expenses incurred to transport you to the nearest suitable medical facility where treatment is available if you incur a sickness or injury that is acute, severe, or life threatening during your trip provided adequate treatment is not available in your immediate area.	\$100,000	\$100,000
Political or Security Evacuation and Natural Disaster Evacuation Provides coverage for all reasonable political, security and natural disaster evacuation expenses and related costs incurred for your transportation, if you must interrupt for a covered political, security or natural disaster event while traveling outside your home country.	\$25,000	\$25,000
Cancel for Any Reason²	N/A	75% of trip cost
Non-Insurance Travel Assistance Services Includes a wide range of services before and during trips through our 24/7 toll free number. Includes assistance with emergency medical evacuation, medical monitoring, replacement medication and more.	Included	Included

³Popular covered reasons for trip cancellation and trip interruption include:

- Sickness, Injury or Death
- Common carrier cancellation or delay due to mechanical breakdown, strike or inclement weather
- Destination or home uninhabitable by a natural disaster
- Terrorist incident
- Job Loss
- Job Transfer

To review full plan details, covered reasons and coverages, or download the plan documents for your state of residence, visit us at travmark.com/gcvoluntary/.

Product Disclaimers

Coverage and maximum amounts may vary and may not be available in all states. Refer to the plan documents for full details.

¹ For Standard and Enhanced Plans: The Pre-Existing Medical Condition Exclusion Waiver can be waived provided: (a) You are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a physician; and (b) You purchase this plan at within 14 days of the date of your initial payment for Your Trip.

² The Cancel For Any Reason allows you to cancel your Trip for any reason provided you purchase the plan within 14 days of the date your initial payment or deposit for your trip is received and you cancel your trip up to 2 (two) days before your scheduled Departure Date of your trip. If you cancel Your Trip for any reason not otherwise covered by this Plan, (CFAR) benefits provide reimbursement up to 75% of the Prepaid, forfeited, non-refundable Payment or Deposits You paid for Your Trip. Please Note: The Cancel For Any Reason Benefit is applicable to all prepaid non-refundable insured trip costs. CFAR is not available to residents of New York.

General Disclaimer

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