

Your adventure awaits. Make sure you're covered for the unexpected.

# Protect your trip investment with a tour protection plan.

**ENROLL TODAY!**

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**Unexpected surprises can make life exciting. But not when they interfere with your trip.**

Our tour protection plan covers the unexpected by providing coverage for trip cancellation and trip interruption, plus accident and medical expenses, baggage loss and delay, travel delay and more. *Read full policy for specific coverage details and exclusions.*

## Comprehensive Tour Protection Plan

PLAN DETAILS/COVERAGE	LIMITS
Trip Cancellation	100% of Trip Cost
Trip Interruption	125% of Trip Cost
Travel Delay (12 hrs)	\$2,000 per Trip (\$150/day)
Baggage and Personal Effects	\$1500 Per article Limit: \$250; Combined Max. for Described Articles: \$500
Baggage delay (12 hrs.)	\$500
Missed Connection (3 hrs)	\$750
Emergency Accident & Sickness Medical Expense (Primary Coverage)	\$150,000
Emergency Dental	\$500
Emergency Medical Evacuation	\$250,000
Repatriation of Remains	\$250,000
Non-Medical Emergency Evacuation*	\$50,000
Accidental Death & Dismemberment	\$25,000
Accidental Death & Dismemberment (Common Carrier)	\$50,000
Pre-Existing Conditions Waiver	Included when conditions are met
Trip Cancellation For Any Reason (CFAR) Optional Upgrade**	75% of Total Trip Cost <i>Must buy plan within 21 days of initial trip deposit.</i>

\*Not available in every state.

\*\*Not available to residents of NY or WA. Optional upgrade for additional premium when conditions are met. Other conditions apply.



INTERNATIONAL STUDENT TOURS

**ISTOURS**<sup>®</sup>



**Travel Insurance Services**

Visit [my.travelinsure.com/istours](http://my.travelinsure.com/istours) to get a free quote and enroll now, or call

USI Travel Insurance Services at (855) 874-0156 and reference International Student Tours account #50053.

### TRAVEL PROTECTION PLAN RATES

(Rates are per person, determined by age of insured and percentage of trip cost.)

Plan Rates							
<b>For residents of most states (except PA and MO)</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	13.92%	16.01%	18.11%
<b>Pennsylvania Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	14.50%	20.03%	26.35%
<b>Missouri Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	14.13%	19.55%	25.74%

Plan Rates with CANCEL FOR ANY REASON (CFAR) Upgrade							
<b>For residents of most states (except PA and MO)</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	10.95%	13.42%	17.02%	20.72%	24.36%	28.02%	31.70%
<b>Pennsylvania Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	12.01%	13.42%	17.02%	20.72%	24.36%	29.57%	35.71%
<b>Missouri Residents</b>							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	11.71%	13.42%	17.02%	20.72%	24.36%	28.88%	34.90%

*How to calculate your premium:*

*If your non-refundable trip costs total \$5,000 and your rate according to the table above is 7.67%, your premium will be calculated as:  $5,000 \times 0.0767 = \$383.50$  total premium.*

*Minimum Trip Cost:*

*There is a minimum trip cost of \$385 for this plan. If a traveler has a trip cost less than \$385, use \$385 to determine the travel protection plan premium rate.*

## RATES (based on trip cost and age) without Cancel For Any Reason (CFAR) Upgrade\*

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	20.20	25.25	32.32	39.39	45.45	52.52	59.59
\$ 501 - \$ 1,000	38.38	47.47	60.60	72.72	85.85	98.98	112.11
\$ 1,001 - \$ 1,500	64.64	78.78	99.99	122.21	143.41	164.62	186.84
\$ 1,501 - \$ 2,000	89.89	110.09	140.39	170.68	200.98	231.28	260.57
\$ 2,001 - \$ 2,500	116.15	142.41	180.78	219.16	258.55	296.93	335.31
\$ 2,501 - \$ 3,000	141.40	173.71	221.18	268.65	315.11	362.58	410.05
\$ 3,001 - \$ 3,500	167.65	205.02	260.57	317.13	372.68	429.23	484.78
\$ 3,501 - \$ 4,000	193.91	236.33	300.97	365.61	430.24	494.88	559.52
\$ 4,001 - \$ 4,500	219.16	268.65	341.37	415.10	487.81	560.53	634.26
\$ 4,501 - \$ 5,000	245.42	299.96	381.77	463.57	545.38	627.19	707.99
\$ 5,001 - \$ 6,000	283.80	347.43	441.35	536.29	631.23	726.16	820.09
\$ 6,001 - \$ 7,000	335.31	410.05	522.15	634.26	745.35	857.46	969.57
\$ 7,001 - \$ 8,000	386.82	473.67	601.94	732.22	860.49	989.77	1,119.04
\$ 8,001 - \$ 9,000	438.32	536.29	682.74	829.18	975.63	1,122.07	1,267.51
\$ 9,001 - \$10,000	489.83	599.92	762.52	927.15	1,089.75	1,254.38	1,416.98
\$10,001 - \$11,000	541.34	662.54	843.32	1,024.10	1,204.89	1,385.67	1,566.46
\$11,001 - \$12,000	592.85	726.16	923.11	1,122.07	1,319.01	1,517.98	1,714.92
\$12,001 - \$13,000	645.37	788.78	1,003.90	1,220.04	1,434.15	1,650.28	1,864.39
\$13,001 - \$14,000	696.88	852.41	1,083.69	1,316.99	1,549.29	1,781.58	2,013.87
\$14,001 - \$15,000	748.38	915.03	1,164.49	1,414.96	1,663.41	1,913.88	2,162.33
\$15,001 - \$16,000	799.89	978.66	1,244.28	1,511.92	1,778.55	2,046.19	2,311.81
\$16,001 - \$17,000	851.40	1,041.27	1,325.07	1,609.88	1,892.67	2,177.48	2,461.28
\$17,001 - \$18,000	902.91	1,104.90	1,404.86	1,707.85	2,007.81	2,309.79	2,609.75
\$18,001 - \$19,000	954.42	1,167.52	1,485.66	1,804.81	2,122.95	2,442.09	2,759.22
\$19,001 - \$20,000	1,005.92	1,231.15	1,565.45	1,902.77	2,237.07	2,573.39	2,908.70
\$20,001 - \$21,000	1,057.43	1,293.76	1,646.24	1,999.73	2,352.21	2,705.70	3,058.17
\$21,001 - \$22,000	1,108.94	1,357.39	1,726.03	2,097.70	2,466.33	2,838.00	3,206.64
\$22,001 - \$23,000	1,160.45	1,421.02	1,806.83	2,195.66	2,581.47	2,969.30	3,356.11
\$23,001 - \$24,000	1,211.96	1,483.64	1,886.61	2,292.62	2,695.60	3,101.60	3,505.59
\$24,001 - \$25,000	1,264.48	1,547.27	1,967.41	2,390.59	2,810.73	3,233.91	3,654.05

## RATES (based on trip cost and age) with CFAR Upgrade\*

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	34.94	43.68	55.91	68.14	78.62	90.85	103.08
\$ 501 - \$ 1,000	66.39	82.12	104.83	125.80	148.51	171.22	193.94
\$ 1,001 - \$ 1,500	111.82	136.28	172.97	211.41	248.10	284.79	323.23
\$ 1,501 - \$ 2,000	155.50	190.44	242.86	295.28	347.69	400.11	450.78
\$ 2,001 - \$ 2,500	200.93	246.35	312.75	379.14	447.28	513.67	580.07
\$ 2,501 - \$ 3,000	244.61	300.52	382.64	464.75	545.12	627.24	709.36
\$ 3,001 - \$ 3,500	290.03	354.68	450.78	548.62	644.71	742.56	838.65
\$ 3,501 - \$ 4,000	335.46	408.84	520.66	632.48	744.30	856.12	967.94
\$ 4,001 - \$ 4,500	379.14	464.75	590.55	718.10	843.89	969.69	1,097.24
\$ 4,501 - \$ 5,000	424.57	518.92	660.44	801.96	943.48	1,085.01	1,224.78
\$ 5,001 - \$ 6,000	490.96	601.03	763.52	927.76	1,092.00	1,256.23	1,418.72
\$ 6,001 - \$ 7,000	580.07	709.36	903.30	1,097.24	1,289.43	1,483.37	1,677.31
\$ 7,001 - \$ 8,000	669.17	819.43	1,041.33	1,266.71	1,488.61	1,712.25	1,935.89
\$ 8,001 - \$ 9,000	758.28	927.76	1,181.10	1,434.45	1,687.79	1,941.13	2,192.73
\$ 9,001 - \$10,000	847.39	1,037.83	1,319.13	1,603.92	1,885.22	2,170.01	2,451.31
\$10,001 - \$11,000	936.50	1,146.16	1,458.91	1,771.65	2,084.40	2,397.15	2,709.90
\$11,001 - \$12,000	1,025.60	1,256.23	1,596.93	1,941.13	2,281.83	2,626.03	2,966.73
\$12,001 - \$13,000	1,116.46	1,364.56	1,736.71	2,110.61	2,481.01	2,854.91	3,225.32
\$13,001 - \$14,000	1,205.56	1,474.63	1,874.74	2,278.34	2,680.19	3,082.05	3,483.90
\$14,001 - \$15,000	1,294.67	1,582.96	2,014.51	2,447.82	2,877.63	3,310.93	3,740.74
\$15,001 - \$16,000	1,383.78	1,693.03	2,152.54	2,615.55	3,076.81	3,539.81	3,999.32
\$16,001 - \$17,000	1,472.88	1,801.36	2,292.32	2,785.03	3,274.24	3,766.95	4,257.91
\$17,001 - \$18,000	1,561.99	1,911.43	2,430.35	2,954.50	3,473.42	3,995.83	4,514.75
\$18,001 - \$19,000	1,651.10	2,019.75	2,570.12	3,122.23	3,672.60	4,224.71	4,773.33
\$19,001 - \$20,000	1,740.20	2,129.83	2,708.15	3,291.71	3,870.03	4,451.85	5,031.92
\$20,001 - \$21,000	1,829.31	2,238.15	2,847.92	3,459.44	4,069.21	4,680.73	5,290.50
\$21,001 - \$22,000	1,918.42	2,348.23	2,985.95	3,628.92	4,266.64	4,909.61	5,547.34
\$22,001 - \$23,000	2,007.52	2,458.30	3,125.73	3,798.40	4,465.82	5,136.75	5,805.92
\$23,001 - \$24,000	2,096.63	2,566.63	3,263.76	3,966.13	4,663.26	5,365.63	6,064.51
\$24,001 - \$25,000	2,187.49	2,676.70	3,403.53	4,135.61	4,862.44	5,594.51	6,321.34

\*These rates do not apply to residents of PA and MO. For residents of PA and MO, please see separate rate sheet.