

**Our Program Protection Plan helps protect your investment, your belongings and most importantly you, for those unforeseen circumstances that may arise before or during your Program.**

# BLUE CHIP LLC Program Protection Plan



## Pre-Existing Medical Condition Waiver

The exclusion for Pre-Existing Conditions will be waived if (a) Your payment for this Plan is received with or before the final payment for Your Program and (b) You are not disabled from travel at the time Your plan payment is paid.

Schedule of Insurance Benefits	Maximum Benefit Amount
Program Cancellation	Program Cost
Program Interruption	150% of Program Cost
Missed Connection	\$750
Program Travel Delay (Up to \$150 Per Day)	\$750
Cancel For Any Reason Benefit (optional)*	Up to 100% of Non-Refundable Program Cost
Medical Expense/Emergency Evacuation	
Accident and Sickness Medical Expense	\$50,000
Emergency Evacuation and Repatriation	\$500,000
Non-Medical Emergency Evacuation	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay	\$250

\* Not available to residents of the State of New York

Non-Insurance Services	
One Call 24-Hour Assistance Services	
Global Xpi Medical Records Services	

**Program Cancellation or Program Interruption** - If you cancel or interrupt Your Program due to a covered Injury, Sickness or death - Your own or that of a Traveling Companion or Family Member - or for Other Covered Reasons, as defined, You will be reimbursed up to the Program Cost for the unused portion of the prepaid expenses for Program Arrangements and/or the Additional Transportation Cost paid to return home or rejoin the Program.

**Missed Connection** - Provides reimbursement for the additional transportation expense incurred and/or the unused, non-refundable land arrangements if Your arrival at Your Program Destination is delayed for 3 or more hours due to a Covered reason.

**Program Travel Delay** - Provides reimbursement for reasonable accommodation, meal and local transportation expenses if You are delayed for more than 12 hours due to a covered reason.

**Accident and Sickness Medical Expense** - Provides reimbursement for reasonable and customary medical expenses incurred during Your Program and for emergency dental treatment received during Your Program up to \$750.

**Emergency Evacuation** - Provides emergency transport to the nearest Hospital or medical facility, including escort expense (both, if deemed necessary by the attending Legally Qualified Physician), for a covered Injury or Sickness which occurs during your Program.

**Non-Medical Emergency Evacuation** - Covers reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Program for a covered reason, such as: a Natural Disaster; civil, military or political unrest; or Your being expelled or declared a persona non-grata by a country You are visiting on Your Program.

**Baggage and Personal Effects** - Coverage for direct physical loss or damage to your checked Baggage, passports or visas up to \$1,500 while on Your Program.

**Baggage Delay** - If, during your Program, your checked Baggage is delayed for 24 hours or more, we will pay up to \$250 for the purchase of necessary additional clothing and personal articles.

**Optional Cancel For Any Reason Benefit** - If You cancel Your Program for any reason not otherwise covered by this Plan, benefits will be paid up to 100% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Program provided: a) Your payment for this Plan is received with or before the final Payment for Your Program; and b) You cancel Your Program two (2) days or more before Your Scheduled Departure Date.

### Cancellation Penalty Schedule

If Cancellation Penalty Amount Is:	Percentage of Penalty Amount Payable Is:
Up to 25% of Program Cost.....	100% of Penalty Amount
26% to 50% of Program Cost.....	85% of Penalty Amount
Over 50% of Program Cost.....	75% of Penalty Amount

These benefits will not duplicate any other benefits payable under the Plan or any coverage(s) attached to the Plan.

**INFORMATION YOU NEED TO KNOW** - All information provided herein is described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This website does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. **To review full plan details online, go to: [www.tripmate.com/wpF415B](http://www.tripmate.com/wpF415B).**

**Travel Insurance Benefits are underwritten by:** United States Fire Insurance Company.

**One Call 24-Hour Assistance Services are provided by:** One Call Worldwide Travel Services Network, Inc. and are not insurance benefits underwritten by United States Fire Insurance Company.

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

**Questions? For coverage questions, please call Trip Mate at: 1.800.888.7292**