

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

Protect your trip investment with a tour protection plan.

ENROLL TODAY!

my.travelinsure.com/istours

**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 Must buy plan within 21 days of initial trip deposit.

*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



Travel Insurance Services

Visit 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							
For residents of most states (except PA and MO)							
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%
Pennsylvania Residents							
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%
Missouri Residents							
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							
For residents of most states (except PA and MO)							
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%
Pennsylvania Residents							
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%
Missouri Residents							
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.