



Administered By:

Trip Mate, Inc.

(In CA & UT, dba Trip Mate Insurance Agency)
9225 Ward Parkway, Kansas City, MO 64114

Adventure Plan



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Designed Exclusively
for
Clients of

REI
ADVENTURES

11/18

Adventure Plan - Plan # R775

Schedule of Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,000
Travel Delay (8 hours or more)	\$200 Per Day \$1,500 Maximum
Itinerary Change	\$250
Medical Expense/Emergency Evacuation	Primary Coverage
Accident & Sickness Medical Expense	\$100,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$1,000,000
Non-Medical Emergency Evacuation	\$25,000
24-Hour Accidental Death & Dismemberment	\$50,000
Baggage & Personal Effects	\$1,000
Baggage Delay (12 Hours or More)	\$500

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



Plan Payment Rate Table	
Your Trip Cost	Your Plan Payment
\$0 to \$500	\$50
\$501 to \$1,000	\$83
\$1,001 to \$1,500	\$123
\$1,501 to \$2,000	\$165
\$2,001 to \$2,500	\$204
\$2,501 to \$3,000	\$246
\$3,001 to \$3,500	\$287
\$3,501 to \$4,000	\$328
\$4,001 to \$4,500	\$370
\$4,501 to \$5,000	\$409
\$5,001 to \$5,500	\$449
\$5,501 to \$6,000	\$491
\$6,001 to \$6,500	\$532
\$6,501 to \$7,000	\$574
\$7,001 to \$7,500	\$615
\$7,501 to \$8,000	\$654
\$8,001 to \$8,500	\$696
\$8,501 to \$9,000	\$736
\$9,001 to \$9,500	\$777
\$9,501 to \$10,000	\$818
Child Rates (Up to \$5,000 Trip Cost)	\$50

Questions? For Trips over 30 days or \$10,000
CALL 844-287-8430

For each insured adult, one child (age 18 or younger) may be insured at the child rate.

If You insure an amount less than Your total prepaid Trip costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage You purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage You purchased; and 3) there will be no coverage for Bankruptcy or Default of an airline, cruise line, tour operator or travel supplier.

Coverage Highlights

Adventure Plan

Trip Cancellation or Interruption due to: (Additional terms apply to each peril. See the plan document for more details.)

Sickness, Injury or Death	✓
A Pre-Existing Medical Condition*	✓
Cessation of Services of a Common Carrier due to an unannounced Strike, mechanical breakdown or Inclement Weather	✓
Your primary place of residence, destination or workplace made uninhabitable by fire, flood or Natural Disaster	✓
A government-mandated shutdown of an airport or air traffic control system	✓
Military personnel called to emergency duty for a natural disaster other than war	✓
Job Termination or permanent transfer (250 miles or more), required to work or merger/acquisition	✓
Being hijacked, quarantined or required to serve on a jury	✓
Documented theft of passports or visas or Traffic accident while en route to departure	✓
A Terrorist Incident	✓
Revocation of previously granted military leave or re-assignment due to war	✓
Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than REI Adventures)	✓
Death/life threatening illness or injury of Host at destination	✓
Mandatory evacuation due to adverse weather or Natural Disaster	✓
A hurricane warning being issued for your trip destination	✓
Extension of primary or secondary school year into Your trip dates due to unforeseeable events	✓
Normal pregnancy or attending a Family Member's childbirth	✓

Travel Delay due to: (Additional terms apply to each peril. See the plan document for more details.)

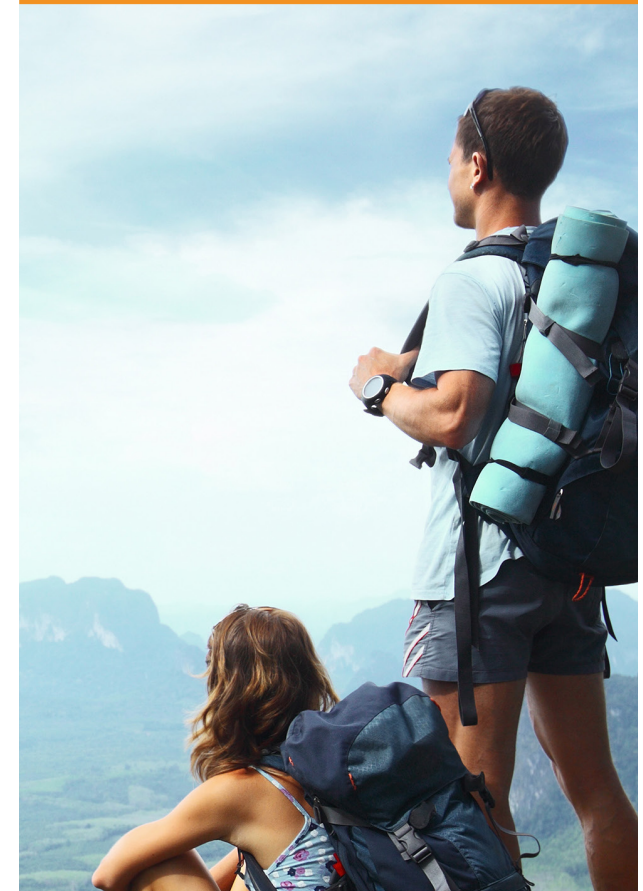
Common Carrier delay; quarantine, hijacking, strike, natural disaster, terrorism or riot; lost or stolen passports or travel documents	✓
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Medical Expense/Emergency Evacuation: (Additional terms apply to each peril. See the plan document for more details.)

Can cover Pre-Existing Medical Conditions*	✓
Medical Repatriation to Your hospital of choice	✓
Can cover airfare cost for one visitor from home if you are hospitalized during Your Trip (for more than 7 days)	✓

*Provided Plan is purchased within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and You are not disabled at the time of Your plan payment.

Complete details at:
adventure.tripassure.com



Enroll Online at adventure.tripassure.com!
(or enroll by Phone, Fax or Mail)

By Mail

9225 Ward Parkway, Suite 200
Kansas City, MO 64114

Checks payable to TripAssure

By Phone or Fax

By Phone: 1-844-287-8430

By Fax: 1-888-424-8731

Payable by Credit Card Only

Need Help? 1-844-287-8430

Insurance Benefits Limitations and Exclusions

Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. participating as a professional in a stunt, athletic or sporting event or competition;
6. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
9. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
11. dental treatment (except as coverage is otherwise specifically provided in the Plan);
12. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. a loss or damage caused by detention, confiscation or destruction by customs;
15. Elective Treatment and Procedures;
16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default; or
18. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You.

**ENROLL ONLINE at
adventure.tripassure.com
It's simple!**

Coverage For Supplier Bankruptcy or Default and Pre-Existing Conditions

Bankruptcy or Default - You can be covered for a Trip Cancellation or a Trip Interruption due to Bankruptcy or Default, as defined, of any airline, cruise line, tour operator or travel provider (other than REI Adventures) occurring more than 14 days after Your benefit effective date, provided You have purchased the plan within 21 days of the date of Your initial payment/deposit and You insure the full cost of Your Trip subject to penalties or restrictions.

Pre-Existing Condition Coverage this exclusion is waived provided; a) Your Payment or Deposit for this Plan is received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and b) You are not disabled at the time Your plan payment is paid.

What is a Pre-Existing Condition?

"Pre-Existing Condition" means an illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You: (1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or (2) took or received a prescription for drugs or medicine. Review the Plan Document for more details.

General Provisions

Your coverage for Trip Cancellation begins at 12:01 a.m. on the day after the date the appropriate payment for this Plan is received by REI Adventures; or 2) if mailed, at 12:01 a.m. on the day after the postmark date the appropriate payment for this Plan is received by REI Adventures. Your other coverages (except Travel Delay) and services begin when You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Trip destination) for Your Trip.

Information You Need to Know

The Plan consists of: insurance benefits and non-insurance services. Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may or may not be available based on state of residence. Non-Medical Emergency Evacuation is not available to residents of AK, CO, IN, KS, MA, MO, MT, NH, NY, VA & WA. **To review full plan details online, go to: adventure.tripassure.com.** Plan Payments are made up of Insurance Benefits and Non-Insurance Services. Anyone looking to obtain additional information regarding the features and pricing of each travel plan component, please contact TripAssure at 1-844-287-8430.

Insurance Benefits are underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al and TP-401 et. al.

Non-Insurance Services: are not insurance benefits underwritten by United States Fire Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network and Global Xpi Medical Records Services are provided by Trip Mate.

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Your Satisfaction Is Important To Us

If You are not satisfied for any reason, You may return Your Plan Documents to TripAssure within 10 days after receipt (prior to your Scheduled Departure Date). Your plan payment will be refunded, provided You have not filed a claim. When so returned, the Plan Documents are void from the beginning.

Travel Retailer Disclaimer: REI Adventures is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, REI is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. REI and its employees may offer and disseminate travel insurance under the direction of Trip Mate, Inc. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact TripMate at 844-287-8430. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by REI.



MAIL OR FAX ENROLLMENT FORM (Please Print)

Calculate Your Plan Payment: Plan Payment rates are per person based upon your individual Trip Cost. Select Your Plan Payment from the correct column in the Plan Payment Rate Table and enter the amount in the Plan Payment column below. The child Plan Payment rate (age 18 or younger) is \$50, up to \$5,000 Trip Cost.

Enrollment Information						Plan Payment
	Participant Name (First, Middle Initial, Last)	Gender	Age	Departure Date	Return Date	Trip Cost
#1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
#2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
#3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
#4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Payment for all Participants						<input type="text"/>

Travel Information

Initial Trip Deposit Date ____ / ____ / ____

Indicate below the types of travel arrangements You are insuring:

☐ Air - Airline _____

☐ Cruise - Cruise Line _____

REI Agent Name _____

Travel Destination _____

☐ Land - Travel Supplier _____

☐ Other _____

Primary Traveler Name/Address

Last Name First Name Initial

Street Address

City State Zip Code

Home Phone (Include Area Code)

Work Phone (Include Area Code)

Send Confirmation by: (Please select one.) ☐ E-Mail ☐ Fax ☐ Mail **Send To:** _____
Fax # with area code or e-mail address here if by fax or e-mail

Form of Payment: <input type="checkbox"/> Check <input type="checkbox"/> AMEX <input type="checkbox"/> Discover <input type="checkbox"/> MC <input type="checkbox"/> Visa	Card # _____
Cardholder Name: _____	Validation Code* _____ Exp. Date ____ / ____
Address: _____	
I authorize Trip Mate, Inc., dba TripAssure to charge my credit card for the total plan payment.	
Signature: _____ Date ____ / ____ / ____	
* You will find the validation code (last 3 digits) at the end of the signature strip on the back of Your card if using Discover, Mastercard or VISA. For American Express, the number (4 digits) is on the front of the card above and to the right of the card number.	