

# HARBOR

## TRAVEL PROTECTION

A low-cost travel protection alternative for budget conscious travelers.



### CRITICAL BENEFITS INCLUDE

- Competitively priced
- Robust trip cancellation/interruption benefits tailored to high-end travelers
- Primary medical expense coverage
- 24/7 travel services with access to elite customer services, paramedics, nurses, former military veterans and travel specialists
- Medical evacuation from hospital to a nearest appropriate medical facility only when medically necessary

### CONTACT US TODAY.

Contact us to purchase, get a quote, file a claim, or get help.

[WWW.REDPOINTTRAVELPROTECTION.COM/PLAN/HARBOR](http://WWW.REDPOINTTRAVELPROTECTION.COM/PLAN/HARBOR)  
travelservices@redpointtravelprotection.com | +1 (415) 481-0717

TRAVEL ASSISTANCE AND OTHER SERVICES	
BENEFITS (Evacuation and Assistance)	Maximum Benefit per Person
Medical Evacuation Type	Regional transport from hospital to nearest appropriate hospital
Medical Evacuation Trigger	Medical necessity as determined by hospital attending physician
Travel Assistance	Included
Medical Evacuation Limit	\$250,000
Rescue Service Limit	N/A
Search Limit	N/A
Mortal Remains Transport Limit	\$15,000
Security Evacuation Limit (if Security Paid For)	N/A
TRAVEL INSURANCE	
BENEFITS (Travel Insurance)	Maximum Benefit per Insured
Trip Cancellation	Trip Cost
Trip Interruption	150% of the Trip Cost limit; when trip cost* is \$0, \$1,000 return air only
Trip Cancellation For Any Reason (CFAR)	Up to 75% of Trip Cost – Optional for additional cost
Single Occupancy Supplement	100% of Trip Cost*
Itinerary Change	\$250
Missed Connection	\$1,000
Trip Delay	3 hours min delay, \$200 per day, \$1,000 max
Baggage Delay	12 hours min delay, \$600 max
Baggage Delivery	\$100
Baggage & Personal Effects	\$2,500
Per Item	\$300
Certain Valuables Aggregate	\$1,000
Sports Equipment	\$5,000
Deductible	No Deductible

\* THIS IS ONLY A SUMMARY OF OUR PROGRAM OPTIONS. SOME RESTRICTIONS MAY APPLY Please read the policy carefully to fully understand the coverages, terms, conditions, limits and exclusions. Not all plans or coverages are available in every state. This summary does not replace or change any part of your policy. If there is a conflict between this summary and the policy, the policy will control. Please contact us if you have any questions. Redpoint Resolutions provides evacuation, travel assistance and non-insurance services.

This summary is only a brief description of the coverage(s) available under policy series PC\_AHR\_RCH (01/2018). This summary does not replace or change any part of your policy. The policy will contain reductions, limitations, exclusions, and termination provisions. Please read the policy carefully to fully understand the coverages, terms, conditions, limits and exclusions. If there is a conflict between this summary and the policy, the policy will control. This policy provides insurance coverage that only applies during a covered trip. You may have coverage from other sources that provides you with similar benefits. You may wish to compare the terms of this policy with your existing life, health and homeowners' policies. Please contact +1 415 481 0600 if you have any questions. Insurance underwritten by State National Inc., a Texas domiciled corporation (NAIC Company Code: 12831; TX license number 6026) with its principal place of business at 1900 L Don Dodson Drive, Bedford, TX 76021. Not all plans or coverages are available in every state. It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Redpoint Resolutions LLC provides evacuation, travel assistance and non-insurance services. Evacuation, travel assistance and non-insurance services are not insurance and are provided through a membership program. An evacuation, travel assistance and non-insurance service program may be purchased individually without travel insurance. By selecting the "Evacuation only, no travel insurance" coverage option, you will be purchasing a Redpoint Resolutions evacuation, travel assistance and non-insurance service program membership. UnivOps Insurance Services LLC is the licensed insurance agent.

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## THIS IS A SUMMARY OF COVERAGE RESTRICTIONS APPLY

### TRAVEL INSURANCE COVERAGE

**TRIP CANCELLATION/TRIP INTERRUPTION:** Reimburses forfeited, non-refundable, unused payments or deposits up to the maximum shown on the Schedule of Benefits or trips that are canceled or interrupted due to covered reasons such as: accidental injury, sickness or death of you, your traveling companion, your family member or your business partner; death or hospitalization of your host at destination; inclement weather, natural disaster, or terrorist attack at point of departure or destination which renders accommodations uninhabitable; mandatory evacuation at final destination due to hurricane or other natural disaster; named hurricane causing cancellation of travel at destination; natural disaster or man-made disaster at destination which renders accommodations at destination uninhabitable; common carrier strike for at least 24 hours; common carrier mechanical breakdown which results in cancellation or suspension of travel; employment transfer causing principal residence relocation; termination or laid off from employment from a place of employment which you have been employed for past 3 consecutive years; company is directly involved in a merger or acquisition; your business operations interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy, natural disaster, or financial default; within 30 days of departure, a politically motivated terrorist attack occurs within a 100 mile radius of the city to be visited, and if the United States government issues a travel advisory indicating that Americans should not travel to a city named on the itinerary; bankruptcy and/or default of travel supplier which occurs more than 14 days following effective date; documented theft of passports or visas; unable to participate in a scheduled hunting, fishing, or sport expedition due to a delay of personal necessary sports equipment by customs or common carrier; hijacked; quarantined; required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided you are or your traveling companion are not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault, having principal place of residence made uninhabitable by fire, flood or other natural disaster, or burglary of principal place of residence within 10 days of departure; directly involved in or delayed due to a traffic accident substantiated by a police report, while en route to departure; called to emergency duty due to a natural disaster other than war, military duty within 30 days of departure, or your leave revoked or are redeployed; United States government or government authorities at destination prohibit the kind of activities you planned to do, prohibitions include: closing a reserve, banning all hunting, declaring the kind of hunting you were planning to do illegal, any other prohibitions we approve; cancellation of your covered trip if your arrival on the covered trip is delayed and causes the loss of 50% or more of the scheduled covered trip duration due to the reasons covered under the trip delay benefit. For a complete list of covered reasons, refer to the Certificate of Insurance or Policy.

**MEDICAL EVACUATION SERVICES:** Covers evacuation to the nearest suitable hospital as directed by a physician if medically required.

**TRIP DELAY:** Reimburses up to \$200 per day/per person up to the maximum shown in the schedule of benefits for additional expenses if delayed en route to or from the covered trip for 3 or more hours due to defined hazard.

**MISSED CONNECTION:** Reimburses up to the benefit shown in the schedule of benefits for missed departure due to cancellation or delay for 3 or more hours of all regularly scheduled airline flights due to inclement weather or any delay caused by common carrier. Benefits are provided to cover additional transportation expenses needed to join the trip, reasonable accommodations and meal expenses and non-refundable trip payments for the unused portion of trip.

### BAGGAGE INSURANCE COVERAGE

**BAGGAGE & PERSONAL EFFECTS:** Will pay up to the maximum shown on the schedule of benefits, for loss, theft or damage to Baggage and personal effects, provided all reasonable measures to protect, save and/or recover the property has been taken. There is a per article limit of \$300. The Baggage and personal effects must be owned by and accompany you during the trip. If you have checked your baggage with a common carrier and delivery is delayed, coverage for baggage will be extended until common carrier delivers it.

**BAGGAGE DELAY/DELIVERY:** Will pay up to the maximum shown on the schedule of benefits, if your checked baggage is delayed or misdirected by common carrier for more than 12 hours.

**BAGGAGE / PERSONAL EFFECTS – SPORTS EQUIPMENT:** If your sports equipment is lost by common carrier, or damaged, or stolen, we will pay up to the amount in the schedule of benefits provided all reasonable measures to protect, save and recover property has been taken.

### ASSISTANCE SERVICES

Travel assistance, medical consultation, security consultation and intelligence services are provided by Redpoint Resolutions, an elite team of special operations veterans, Stanford Medicine affiliated physicians, paramedics, nurses, and other medical and security professionals.

**MEDICAL CONSULTATIONS:** Critical medical advice from paramedics, nurses and physicians, combined with expert security consulting services from military and intelligence veterans.

**TRAVEL ASSISTANCE:** Travel assistance services to include passport assistance, prescription refill, payment guarantees, cash advance and more.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:** We will waive the pre-existing medical condition exclusion up to the Trip Cost per person if the following conditions are met: 1. The Eligible Person purchases the travel protection insurance within 14 days of making the Initial Trip Payment; 2. The amount of insurance coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the cost of any subsequent arrangement(s) added to the same Trip are insured within 14 days of the date of payment or deposit for any subsequent Trip arrangement(s); and 3. An Insured is medically able to travel when premium is paid.

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*“I couldn’t believe it. The last time I filed a claim the insurance company asked me to file three times and in the end, all I got was a higher premium. I’ve been recommending your company to all my traveling friends.” - Charles M*