



***Group Advantage
Coverage Summary***



About GroupAdvantage

The GroupAdvantage series of plans are designed for groups of 10 or more persons. The plan series includes two levels of coverage, depending upon the needs and desires of the group leader or organizer – Standard and Plus. All rates are on a per person basis. In addition to the insurance coverages, the plans include an array of services including Emergency Assistance and Concierge.

GroupAdvantage Group Plans

| Plan Coverages | Standard Benefit Limit | Plus Benefit Limit |
|--|--|--|
| Underwritten by Generali U.S. Branch | | |
| Trip Cancellation | 100% of Trip Cost Insured | 100% of Trip Cost Insured |
| Trip Cancellation For Business Reasons | 100% of Trip Cost Insured up to \$35,000 | 100% of Trip Cost Insured up to \$35,000 |
| Trip Interruption | 150% of Trip Cost Insured up to \$50,000 | 150% of Trip Cost Insured up to \$50,000 |
| Trip Interruption For Business Reasons | 150% of Trip Cost Insured up to \$35,000 | 150% of Trip Cost Insured up to \$35,000 |
| Travel Delay (6 Hours or More) | \$150 Per Day \$750 Maximum | \$150 Per Day \$750 Maximum |
| Medical and Dental | \$50,000 | \$50,000 |
| Emergency Assistance and Transportation | \$250,000 | \$250,000 |
| Baggage | \$2,500 | \$2,500 |
| Baggage Delay (12 Hours or More) | \$250 | \$250 |
| Accidental Death and Dismemberment - Travel Accident | \$25,000 | \$25,000 |
| Trip Cancellation For Any Reason (not available to residents of NY) | Not Included | 75% of Trip Cost Insured |
| Non-Insurance Services | | |
| Provided by a Designated Provider | | |
| 24-Hour Assistance Services | Included | Included |
| Concierge Services | Included | Included |

Financial Insolvency

Both GroupAdvantage Plans provide coverage for financial insolvency of an airline other than any entity or organization that coordinates or supplies travel services for you should a trip have to be canceled or interrupted. There are no restrictive lists of approved or unapproved suppliers. Benefits are available for unforeseeable financial insolvency occurring more than 14 days after the benefit effective date, as long as the plan is purchased prior to or within 24 hours of with final payment of the trip.

Pre-Existing Condition Coverage

Both of the GroupAdvantage plans can provide coverage for pre-existing conditions provided: a) the plan is purchased prior to or within 24 hours of final payment for his/her Trip; b) the booking for the Trip is the first and only booking for this travel period and destination; and c) The Insured is not disabled from travel at the time he/she makes payment for this plan.

Primary Medical Coverage

Both GroupAdvantage Plans provide primary Medical and Dental coverage for medical expenses incurred during the Trip due to a covered injury or sickness which occurs during the covered trip. There is no need for the traveler to file a claim with his/her personal medical insurance provider for these expenses.

Trip Cancellation For Any Reason

(not available to residents of NY)

With the GroupAdvantage Plus Plan, the Trip Cancellation For Any Reason coverage provides reimbursement up to 75% of unused, non-refundable, prepaid trip cost when you cancel for any reason, provided:

- 1)** the payment for the Plus Plan is received within 24 hours of the final payment for the trip;
- 2)** the Insured insures 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions; and
- 3)** the Insured cancels the Trip 48 hours or more before his/her Scheduled Departure Date.

Important - If the amount insured is less than the total prepaid covered trip costs that are subject to cancellation penalties or restrictions there will be no coverage available under the Trip Cancellation For Any Reason Coverage, (Plus Plan).