

Travel Protection Plan Summary

Secure and Secure Plus



GolfSafe Series

Customer Service: 1-888-885-7233
To Report a Claim: 1-888-411-5378
golfsafe.explorerseries.com

Schedule of Insurance Benefits

Benefits	Maximum Benefit
Trip Cancellation Single Occupancy	Up to Trip Cost Included
Trip Interruption	150% of Trip Cost
Missed Connection	\$2,500
Trip Delay (Up to \$150 Per Day)	\$750
Itinerary Change	\$250
Accidental Death and Dismemberment	\$25,000
Medical Expense/Emergency Evacuation Emergency Accident or Sickness	Included \$100,000
Emergency Dental Treatment Submit	\$750
Emergency Evacuation or Repatriation of Remains	\$500,000
Baggage/Personal Effects Per Article Limit	\$2,500 \$250
Combined Maximum Limit	\$600
Baggage Delay	\$250
Lost Golf Rounds	\$500
Golf Obligation	\$250
Sports Equip. Rental (Up to \$250 Per Day)	\$500
Property Damage	\$2,500
Trip Cancellation For Any Reason (Secure Plus Plan ONLY - Plan # NT888P)	75% of Non-Refundable Trip Cost*

Optional Benefits (If Purchased)

Benefits	Maximum Benefit
Accidental Death and Dismemberment Common Carrier (Air Only)	Amount Purchased
Collision Damage Waiver	\$35,000

INFORMATION YOU NEED TO KNOW

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 vary or may not be available by state jurisdiction.

To review full plan details online, go to: golfsafe.explorerseries.com

SATISFACTION GUARANTEE

If You are not satisfied for any reason, You may return Your Plan Document to TravelSafe within 10 days after receipt. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning.

Benefit Highlights

TRIP CANCELLATION/TRIP INTERRUPTION

Protects the prepaid cost of Your covered travel arrangements for Your Trip in the event You have to cancel or interrupt due to a covered reason.

MISSED CONNECTION

Provides You with a reimbursement for the unused portions of Your travel arrangements, plus the additional costs to join Your trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRIP DELAY

Assists with additional travel expenses incurred when You are delayed at least 6 or more hours due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and transportation.

BAGGAGE & PERSONAL EFFECTS

Provides reimbursement when Your baggage or personal belongings are damaged, lost or stolen during Your Trip. Personal belongings include such things as loss of luggage, jewelry, passports or travel visas.

GOLF BENEFITS

Lost Golf Rounds: Provides reimbursement if You are unable to Golf during the Trip due to the inability to complete play on at least nine (9) holes of an eighteen (18) hole round due to weather when Club Management expressly cancels or delays Your round. **Golf Obligation:** Provides reimbursement for beverage expenses purchased from the clubhouse, if during Your Trip, You or a Traveling Companion makes a hole-in-one on an official registered Golf Course.

SPORTS EQUIPMENT RENTAL

Provides reimbursement for the reasonable cost of renting sports equipment during the Trip if it is lost, stolen, damaged or delayed for twelve (12) hours or more.

PROPERTY DAMAGE

Provides reimbursement for direct physical damage to Covered Real or Personal Property within the unity You or a Traveling Companion occupies while on Your Trip.

MEDICAL EXPENSE/EMERGENCY EVACUATION

Provides Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. When required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

TRIP CANCELLATION FOR ANY REASON (SECURE PLUS PLAN ONLY - PLAN # NT888P)

Provides reimbursement for the percentage of the prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided: a) Your premium payment is received within twenty-one (21) days of the date Your initial deposit/payment for Your Trip is received; and b) You insure all prepaid Trip costs that are subject to cancellation penalties or restrictions; and c) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

Plan Cost Schedule

Age	Secure Plan Cost	Secure Plus Plan Cost
Up to 59	6.00% of Trip Cost	9.00% of Trip Cost
60 to 69	9.00% of Trip Cost	13.50% of Trip Cost
70 and Over	12.00% of Trip Cost	18.00% of Trip Cost

Note: Plan Costs are per person based upon Your Age and Trip Cost. All Plan Costs are rounded to the nearest dollar. An \$8.00 Enrollment Processing Fee will be charged on a per enrollment basis, where applicable.

OPTIONAL BENEFITS AVAILABLE

Benefit	Maximum Benefit	Benefit Cost
AD&D (Air Only)	\$100,000 - \$250,000 - \$500,000	\$10, \$25, \$50
Collision Damage Waiver	\$35,000	\$7 Per Day

TIME SENSITIVE PROVISIONS - If You purchase this Plan within 21 days of the initial Trip deposit, then: 1) the Plan exclusion for Pre-Existing Conditions will be waived, provided You are medically able to travel at the time the plan payment is paid; and 2) coverage is available under the Trip Cancellation For Any Reason Benefit (Secure Plus Plan Only).

INSURE THE FULL COST OF YOUR TRIP - If You have insured an amount less than Your total prepaid costs for Travel Arrangements 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 available under the Trip Cancellation For Any Reason Benefit.

Exceeding par for the course.



TravelSafe Insurance
40 Commerce Drive | Wyomissing, PA 19610-6050
1-888-885-7233
For more information visit:
golfsafe.explorerseries.com

Limitations & Exclusions

This Plan does not cover Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains);

The Pre-Existing Conditions exclusion is waived if You (a) enroll in this Certificate within twenty-one (21) days of the initial Trip deposit; and (b) are medically able to travel at the time the premium is paid.

2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (unless results in the death of a non-traveling Family Member);
3. intentionally self-inflicted injuries;
4. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
5. participation in any military maneuver or training exercise or any Loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. mental or emotional disorders, unless Hospitalized;
8. participation as a professional in athletics;
9. being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician, unless results in the death of a non-traveling Family Member;
10. commission or the attempt to commit a dishonest, fraudulent or criminal act;
11. participating in skydiving; hang-gliding; Parachuting; Mountaineering; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); scuba diving unless You are certified to dive or if the depth exceeds one hundred thirty (130) feet; or deep sea diving; spelunking or caving; heliskiing; extreme skiing; Extreme Sports;
12. dental treatment except as a result of an injury to Sound Natural Teeth;
13. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
14. pregnancy and childbirth (except for complications of pregnancy); except if Hospitalized;
15. traveling for the purpose of securing medical treatment;
16. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
17. care or treatment that is not Medically Necessary;
18. care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
19. Accidental Injury or Sickness when traveling against the advice of a Physician;
20. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

Non-Insurance Services



One Call

Worldwide Travel Services Network

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Pre-Trip Travel Services
- Travel Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- 24 Hour Legal Assistance
- Free Concierge Service
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains

A complete list of these services is included in your Plan Documents. To contact One Call:

Within U.S.A. & Canada Outside U.S.A. & Canada
1-800-555-9095 1-603-894-4710

YOUR PLAN NUMBER:

Secure Plan # NT888 | Secure Plus Plan # NT888P

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at: golfsafe.explorerseries.com or call 1-888-411-5378.

Insurance Benefits are underwritten by: Nationwide Mutual Insurance Company and its affiliated companies.

Non-Insurance Services: are not insurance benefits underwritten by Nationwide Mutual 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.

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.

Contact Number: 1-888-GOLFMATE

Booking Code: GOLFNC01

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