

Cavalry Elite Travel Insurance

Cavalry Travel Insurance™ is the ONE-STOP INTEGRATED travel protection program for travels inside or outside the USA.



**INSURANCE
SERVICES OF
AMERICA**

Cavalry Travel Insurance™ is powered by Redpoint Resolutions, a medical and travel security risk company.

National Marketing Office

Insurance Services of America

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Cavalry Elite Travel Insurance

TRAVEL ASSISTANCE AND EVACUATION SERVICE	
BENEFITS (Evacuation and Assistance)	Maximum Benefit per Insured
Travel Assistance	Included
Aggregate Evacuation Limit	\$750,000
Medical Evacuation Limit	\$750,000
Mortal Remains Transport Limit	\$15,000
Security Evacuation Limit (if Security Paid For)	\$125,000
Involuntary Detention Limit (if Security Paid For)	\$15,000
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 hrs. min delay, \$200 per day, \$1,000 max
Accident & Sickness Medical Expense	\$100,000 primary coverage
Emergency Dental	\$750
Deductible	No Deductible
Accidental Death & Dismemberment – Trip	\$25,000
Accidental Death & Dismemberment – Common Carrier	\$100,000
Baggage Delay	12 hrs. 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

*Up to the lesser of the trip cost paid or the non-refundable cancellation penalty(ies) imposed by the travel supplier(s).

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Critical Benefits Include:

- Elite medical evacuation to your **hospital of choice** when you're hospitalized empowers you to control your medical care
- High-end travel insurance coverages such as primary medical expense coverage, trip cancellation/interruption and more
- Completely integrated one-stop program with a single contact for emergency services to travel assistance and insurance claims
- 24/7 access to paramedics, nurses and military veterans
- Security extraction for unexpected dangerous or chaotic situations

Your Choice In Coverage

Your client has 3 options on the Calvary:

1. Purchase the entire package of benefits to cover them up to a 60-day trip;
2. Eliminate the trip cancellation/trip interruption portion and purchase all the remaining benefits up to a full year, or;
3. Strictly buy the emergency medical evacuation benefit up to a full year (no travel insurance).



See What Our Clients Are Saying!

"I couldn't believe it. The last time I filed a claim was after a faulty pipe caused water damage — 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. Trip Interruption Reimbursement

Cavalry is underwritten by State National Insurance Company, Inc., a Texas domiciled corporation.

Cavalry Elite Travel Insurance

For Trip Cancellation or Trip Interruption, Comprehensive List of Unforeseen Events Include:

- a.** Accidental Injury, Sickness or death of You, Your Traveling Companion, Your Family Member, or Your Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your participation or continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
- b.** The death or hospitalization of Your Host at Destination.
- c.** Inclement weather, Natural Disaster, or Terrorist Attack which results in the complete cessation of travel services at the point of departure or destination for at least 24 consecutive hours.
- d.** Mandatory evacuation ordered by local authorities at Your final destination due to hurricane or other Natural Disaster. You must have 50% of Your total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip. This benefit only applies if purchased within 14 days of the initial Covered Trip payment.
- e.** Named hurricane causing cancellation of travel to Your destination because it has become uninhabitable for the greater of: (1) 4 days or (2) 50% of Your Covered Trip length. We will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes Your destination accommodations uninhabitable. Your destination accommodations are uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety Hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the Effective Date of Your Trip Cancellation coverage or less than 14 days after the Effective Date of Your Trip Cancellation coverage. This coverage applies only if insurance was purchased within 14 calendar days of initial Covered Trip payment.
- f.** Natural Disaster or documented man-made disaster at the site of Your destination which renders Your accommodations at Your destination uninhabitable.
- g.** Strike that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
- h.** Mechanical breakdown of the Common Carrier on which You are scheduled to travel resulting in a cancellation or suspension of travel by that Common Carrier for that Covered Trip. This must be documented by the Common Carrier.
- i.** Your transfer by the employer with whom You are employed on the Effective Date of insurance which requires Your principal residence to be relocated.
- j.** You are terminated, or laid off from employment, from a place of employment for which You have been employed for the past 3 consecutive years.

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For Trip Cancellation or Trip Interruption, Comprehensive List of Unforeseen Events Include:

- k.** Your company is directly involved in a merger or acquisition. You must be an active employee of the company(ies) that is/are merging, and You must be directly involved in such an event.
- l.** Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, Bankruptcy, Natural Disaster, or financial Default.
- m.** If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within a 100-mile radius of the territorial City limits of the City to be visited as shown in Your itinerary, and if the United States government issues a travel advisory indicating that Americans should not travel to a City named on the itinerary.
- n.** Bankruptcy and/or Default of Your Travel Supplier which occurs more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This coverage only applies if the Policy was purchased within 14 calendar days of the initial Trip payment.
- o.** A documented theft of passports or visas. Documented means that You have reported the theft to the local authorities.
- p.** You are unable to participate in a scheduled hunting, fishing, or sport expedition due to a delay of Your personal necessary sports equipment by customs or a Common Carrier.
- q.** You and/or Your Traveling Companion are 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 Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
- r.** You or Your Traveling Companion being directly involved in or delayed due to a traffic Accident substantiated by a police report, while en route to departure.
- s.** You, or Your Traveling Companion or Family Member, who are military personnel, are called to emergency duty due to a Natural Disaster other than war, military duty within 30 days of departure, or You have Your leave revoked or You are redeployed.
- t.** The United States government or government authorities at Your 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.
- u.** A cancellation of Your Covered Trip if Your arrival on the Covered Trip is delayed and causes You to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay benefit.

Cavalry Elite Travel Insurance

Summary of Coverage

Travel Insurance Coverage:

MEDICAL EVACUATION SERVICES: Covers evacuation and transportation services to your home country hospital of choice when you're (i) hospitalized, (ii) require hospitalization or (iii) have a medical condition which requires emergency medical care to avoid death or serious and permanent impairment to your health. Covers deployment of medical professionals to your bedside as case managers.

SECURITY EVACUATION: Covers extraction to your home country due to political, military, unpredictable natural disasters or other security events.

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.



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Summary of Coverage

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.



Medical Expense & Other Insurance Coverage:

ACCIDENT SICKNESS MEDICAL EXPENSE: Will pay reasonable and customary charges up to the limit shown on the schedule of benefits, if you incur necessary covered medical expenses as a result of an accidental injury or sickness which occurs during the trip. You must receive initial treatment for accidental injuries or sickness while on the trip. Covered medical expenses are medically necessary services and supplies which are recommended by the attending physician.

Accidental Death & Dismemberment: Will pay the percentage of the principal sum shown in the table of losses when you, as a result of an accidental injuring occurring during the trip, sustain a loss shown in the policy table. The loss must occur within 365 days after the date of the accident causing the loss.

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Summary of Coverage

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 & SECURITY 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.



This is only a summary of our program. 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. Cavalry is underwritten by State National Insurance Company, 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. Redpoint Resolutions LLC provides evacuation, travel assistance and non-insurance services.