TME Travel Insurance
Trip - Medical - Evacuation

National Marketing Office
800-647-4589

INSURANCE SERVICES OF AMERICA

Comprehensive Trip Protection Trip Cancellation Plans

TME Trip Insurance plans provide comprehensive travel insurance coverage that can protect the cost of your trip should it be canceled or interrupted, as well as travel medical expenses, emergency medical evacuation, trip delay, lost baggage, plus many other benefits and assistance services.

Choice Plan

Easy on your budget, the TME Choice Plan provides our primary coverages and standard policy limits, perfect for your domestic and international travel for trips 30 days or less.

Preferred Plan

Providing comprehensive trip protection, the TME Preferred Plan provides a terrific balance of an affordable price and great coverage, including optional Cancel for Any Reason (CFAR), for trips up to 60 days of less.

Elite Plan

The TME Elite Plan comes with superior coverage, as well as desirable options such as Cancel for Any Reason (CFAR), Interruption for Any Reason (IFAR) and Rental Car Collision Damage Coverage for trips up to 120 days or less.

PLAN FEATURES

- Comprehensive Trip Protection-Cancellation Coverage
- Available to U.S. Residents Traveling Both Domestically and Internationally
- Allows for Trip Costs Up to $100,000 Per Traveler*
- Available for Travelers Up to Age 100
- 24/7 Global Travel Services
- Provides Coverage For a Single Trip Up to a Maximum of 120 Days*
- Popular Optional Coverages:
  - Elite Plan Offers Optional Cancel for Any Reason (CFAR), Interruption for Any Reason (IFAR) and Rental Car Damage Coverage
  - Prefer Plan Offers Optional Cancellation for Any Reason (CFAR) Coverage.

**Limits and availability may vary based on plan selected and length of trip.*

Ten Day-Free Look

If you are not satisfied within 10 days of purchasing this plan, TME Travel Insurance will refund your premium cost if you have not departed on your trip or filed a claim.

Pre-Existing Medical Condition Exclusion Waiver for The Elite and Preferred Plan

This Policy/Certificate of insurance includes coverage for Pre-existing Conditions when purchased within 14 days of Initial Trip Deposit Date. Please review the full coverage details, terms and conditions.

Non-Insurance Assistance Services

Services are provided 24/7 through On Call International

- Interpretation and translation services.
- Locating lost or stolen items, coordinating the replacement of transportation tickets, travel documents or credit cards.
- Medical monitoring during a medical emergency, plus, medical and dental search and referral services.
- Assistance with replacement medication, medical devices, and eyeglasses or corrective lenses.
- Transfer of insurance information and medical records assistance.
- Re-fill a prescription that has been lost, forgotten, or requires a refill.
- Pre-trip information such as visa and passport requirements, health hazard advisories, currency exchange, inoculation and immunization requirements, temperature and weather conditions, plus embassy and consulate referrals.
- Legal and bail bonds referral services.
- Emergency cash advance up to $500.

Additional services are provided by third-party agreements and are not insurance. These services include emergency, security, consulting and travel assistance services through On Call International and are not provided by Axis Insurance Company.

Coverage is underwritten by AXIS Insurance Company under policy form series number TRVL-IND-001. AXIS Insurance Company, an Illinois property and casualty company, is licensed in all 50 states of the United States and the District of Columbia. Coverage is subject to exclusions and limitations and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or U.S. state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.

Plans may vary by state, please review the plan policy for additional details, including restrictions, exclusions and limitations that apply to services and coverages. You can review the current policy at tmetravelinsurance.com and learn more about each plan, including FAQs and other features. Plans are administered by Travel MedEvac, LLC dba TME Travel Insurance and Travel MedEvac Insurance Services. CA License Number OM25107. 1-888-963-4933 or 602-344-9225.

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COMPREHENSIVE TRIP PROTECTION - TRIP CANCELLATION PLAN COMPARISON

Benefits Coverage	Maximum Benefit (Per Person)		
	Choice Plan	Preferred Plan	Elite Plan
Trip Cancellation	100% of Trip Cost Up to $10,000	100% of Trip Cost Up to $50,000	100% of Trip Cost Up to $100,000
Airline Reissue or Cancellation Fees	$100	$150	$200
Reinstate Frequent Traveler Rewards			$200
Optional Trip Cancel For Any Reason		75% of Trip Costs Not Available in NY & WA	75% of Trip Costs Not Available in NY & WA
Trip Interruption	100% of Trip Cost	150% of Trip Cost	150% of Trip Cost
Optional Trip Interruption For Any Reason			75% of Trip Costs Not Available in NY & WA
Travel Delay	$500/$100 Per Day	$1,000/$200 Per Day	$2,000/$300 Per Day
Missed Connection	$500	$1,000	$1,500
Lost Golf Rounds			$500
Lost Skier Days			$250
Accidental Death & Dismemberment – 24-Hour	$10,000	$25,000	$50,000
Accidental Death & Dismemberment Air Flight Only		$50,000	$100,000
Emergency Accident and Sickness Medical Expenses	$25,000	$50,000	$100,000 (Hospital of Choice)
Dental Expenses	$1,000	$1,000	$1,000
Emergency Evacuation	$100,000	$250,000	$500,000
Hospital Companion	$10,000	$10,000	$10,000
Repatriation of Remains	$100,000	$250,000	$500,000
Political, Personal Security and Natural Disaster Evacuation			$100,000
Baggage - Sporting Equipment	$750	$1,000	$1,500
Baggage Delay	$200	$300	$1,000
Sporting Equipment Rental			$1,000
Optional Rental Car Damage or Theft			$35,000
Travel Services			
Non-Insurance Assistance Services	Included	Included	Included

Plan availability may vary by state and is subject to change.
Please review the terms and conditions prior to purchasing for a full description of policy limits and exclusions that pertain to your plan.