

Our Travel Protection Plan can help protect Your travel investment, your belongings and you, from those unforeseen circumstances that may arise before or during your trip.

Music Celebrations (MCI) has purchased a travel protection plan from Trip Mate on your behalf. This plan includes travel insurance benefits as well as non-insurance assistance services. It is referred to as the Standard Plan, #UF374.



### Waiver of the Pre-Existing Condition Exclusion

**Plan #UF3700M:** The exclusion for Pre-Existing Conditions will be waived if (a) Your payment for this Plan is received no later than 60 days prior to the Scheduled Departure Date of Your Trip or if Your Trip is initially booked within 60 days of the Scheduled Departure Date of Your Trip, Your payment for this Plan is received with the initial Payment or Deposit; and (b) You are not disabled from travel at the time Your plan payment is paid.

Insurance Benefits	Plan #UF374 (Standard Plan) Maximum Benefit	Plan #UF3700M (Premier Plan Upgrade) Maximum Benefit
Trip Cancellation	\$600	Insured Trip Cost
Trip Interruption	\$600	Insured Trip Cost
Missed Connection	\$600	\$750
Travel Delay (12 Hours or More)	\$150 Per Day \$600 Total	\$200 Per Day \$2,800 Total
Optional Cancel For Any Reason Benefit*	Not Included	75% of the Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation Accident & Sickness Medical Expense	\$1,000	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000	\$50,000
Accidental Death & Dismemberment	\$10,000	\$25,000
Baggage and Personal Effects	\$300	\$1,500
Baggage Delay (24 Hours or More)	Not Included	\$250

\* Not available to residents of the State of New York.

#### Non-Insurance Services

Generali Global Assistance

Global Xpi Medical Records Services

### INFORMATION YOU NEED TO KNOW

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, Inc., 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255, claimssupport@travelclaimsonline.com, CA License #0805270. To review full plan details online, go to: [www.tripmate.com/wpUF374](http://www.tripmate.com/wpUF374) or [www.tripmate.com/wpUF3700M](http://www.tripmate.com/wpUF3700M)

**Trip Cancellation or Trip Interruption** - Can provide reimbursement for the amount of the unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements. For an Interruption of the Trip, you can be reimbursed for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid.

**Missed Connection** - Can provide You with a reimbursement for the Prepaid expenses for the unused land or water Travel Arrangements plus the additional transportation costs to join Your trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

**Travel Delay** - Can assist with additional expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

**Medical Expense/ Emergency Evacuation** - Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

**Accidental Death & Dismemberment** - Can provide a benefit for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

**Baggage and Personal Effects** - Can provide reimbursement when Your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

**Baggage Delay** - Can provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed for 24 hours or more during Your Trip.

#### CANCEL FOR ANY REASON BENEFIT (UF3700M ONLY)

We will reimburse You for 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You Paid for Your Trip, when You cancel Your Trip for any reason not otherwise covered by the plan, provided:

- Your payment for this Plan is received no later than 60 days prior to the Scheduled Departure Date of Your Trip or if Your Trip is initially booked within 60 days of the Scheduled Departure Date of Your Trip, Your payment for this Plan is received with the initial Payment or Deposit; and
- You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

This Cancel For Any Reason Benefit does not cover: 1) penalties associated with any air or other travel arrangements not provided by Music Celebrations; or 2) the failure of Music Celebrations to provide bargained-for Travel Arrangements due to cessations of operations for any reason.

These benefits will not duplicate any other benefits payable under the Plan or any coverage(s) attached to the Plan.

## IMPORTANT REASONS TO PURCHASE THE TRAVEL PROTECTION PLAN

Payments for your travel arrangements may be refunded if you have to cancel or interrupt your trip for a covered reason.

Some of the covered reasons for Trip Cancellation and Trip Interruption under the Music Celebrations Program are: Sickness, Injury, Death; Inclement Weather, unannounced Strike or mechanical breakdown affecting your Common Carrier; or a Terrorist incident. Additional terms, conditions and limitations apply to the covered reasons discussed. The covered reasons for Trip Cancellation are not identical to the covered reasons for Trip Interruption.

Medical expenses incurred may be reimbursed.

The Premier Plan coverage is NOT in effect until the day after your plan payment is received by Music Celebrations.

Insurance must be purchased no later than 60 days before your trip to receive Cancel For Any Reason or to have the Pre-Existing Condition Exclusion waived for the Premier Plan, otherwise these benefits will not be included in the coverage. Additional terms apply to each.

Premier Plan purchases will not be accepted later than 60 days before your trip.

All participants must fill out the form below and return it to Music Celebrations International. Music Celebrations needs one completed per participant.

### Travel Protection Plan Disclosure

Trip Information	
Agency Name: <b>Music Celebrations International</b>	Agency Plan ID #: <b>UF3700M or UF3700M with Cancel For Any Reason                      (is an additional Plan Cost)</b>
Name of Group (Must have group Name to process):	
Departure Date:	Return Date:
<b>Traveler Information - Please complete the entire section &amp; return to MCI</b>	
Name (Please Print):	
Address:	
City, State, Zip:	
Telephone Number:	Email:

Trip Cost To Be Insured	Less \$600 Standard Plan Coverage	Additional Trip Cost To Be Insured	Total Plan Cost DUE	Check Box For Cancel For Any Reason
\$	(\$600)	\$	\$	

Enclosed is my check in the amount of \$\_\_\_\_\_ for the Premier Plan Optional Upgrade Travel Protection Plan. Check or Money Order Only.

I have chosen not to purchase the Premier Plan

Please make check payable to Music Celebrations International.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name of Traveler: \_\_\_\_\_

**For Questions Regarding the Travel Protection Plan call 1-833-297-2255**  
**Music Celebrations International/1440 S. Priest Dr. Ste 102 / Tempe, AZ 85281**  
**(480) 894-3330 / (800) 395-2036/ Fax (480) 894-5137**

## Rates and Exclusions

Premier Plan Costs (#UF3700M)		
Trip Cost	With Cancel For Any Reason*	Without Cancel For Any Reason
Up to \$250	\$38	\$24
\$251 - \$500	\$44	\$28
\$501 - \$750	\$71	\$45
\$751 - \$1,000	\$85	\$54
\$1,001 - \$1,500	\$115	\$73
\$1,501 - \$2,000	\$137	\$86
\$2,001 - \$2,500	\$190	\$120
\$2,501 - \$3,000	\$212	\$134
\$3,001 - \$4,000	\$244	\$154
\$4,001 - \$5,000	\$330	\$208
\$5,001 - \$6,000	\$374	\$236
\$6,001 - \$7,500	\$439	\$278
\$7,501 - \$9,000	\$508	\$321
\$9,001 - \$10,000	\$586	\$370

\* Not available to residents of the State of New York.

**GENERAL INSURANCE EXCLUSIONS:** Insurance benefits are not payable for any loss due to, arising or resulting from: **1)** Suicide, attempted suicide or any internally self inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; **2)** an act of declared or undeclared war; **3)** participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; **4)** riding or driving in races, or speed or endurance competitions or events; **5)** mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); **6)** participating as a professional in a stunt, athletic or sporting event or competition; **7)** participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests not including any of the regatta races, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; **8)** piloting or learning to pilot or acting as a member of the crew of any aircraft; **9)** being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; **10)** the commission of or attempt to commit a felony or being engaged in an illegal occupation; **11)** normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; **12)** due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; **13)** any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; **14)** a loss or damage caused by detention, confiscation or destruction by customs; **15)** Elective Treatment and Procedures; **16)** medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; **17)** business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion; **18)** a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; **19)** a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; **20)** Bankruptcy or Default or failure to supply services by a supplier of travel services; **21)** due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto; **22)** or an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

**Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

**Excess Insurance:** The insurance provided by the this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible insurance or indemnity. Coordination of Benefit Rules apply to the Plan's insurance coverages that provide benefits for health care expenses on an expense incurred basis.