

GroupAdvantage Standard



About GroupAdvantage Standard

GroupAdvantage Standard Group Plan	
Plan Benefits	Standard
Trip Cancellation	Trip Cost*
Trip Interruption	150% Of Trip Cost*
Travel Delay (6 Hours or More)	\$150 Per Day \$750 Maximum
Missed Connection (3 Hours or More)	\$1,000
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation & Repatriation of Remains	\$250,000
Non-Medical Emergency Evacuation	\$25,000
One Call 24-Hour Assistance Service	Included
Baggage and Personal Effects	\$2,500
Baggage Delay (12 Hours or More)	\$250
Accidental Death and Dismemberment	\$25,000
Cancel For Any Reason Benefit	Not Included
* If the amount insured is less than the total prepaid Trip costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage purchased; and 2) 150% of the amount purchased for Trip Interruption.	
GroupAdvantage is Underwritten By: United States Fire Insurance Company, Eatontown, NJ.	

**For Customer Service, call
1-800-423-3632**



TRAVEL INSURANCE SERVICES, INC.

Your MH Ross Travel Agent is:

AGENCY ID: VERE0207MA VERED HASHARON TRAVEL & TOURS Travel Agent Code _____ Agent Initials _____	Group Name/ID: CrossTalk Grp Destination: Israel Group Travel Departure Date: <input type="text" value="11/7/2016"/> Group Travel Return Date: <input type="text" value="11/19/2016"/>
---	---

Participant Enrollment Information

	Insured Name (First, Middle Initial, Last)	Gender	Age	Departure Date	Return Date	Trip Cost	Premium
#1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="__/__/__"/>	<input type="text" value="__/__/__"/>	<input type="text"/>	<input type="text"/>
#2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="__/__/__"/>	<input type="text" value="__/__/__"/>	<input type="text"/>	<input type="text"/>
#3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="__/__/__"/>	<input type="text" value="__/__/__"/>	<input type="text"/>	<input type="text"/>
#4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="__/__/__"/>	<input type="text" value="__/__/__"/>	<input type="text"/>	<input type="text"/>

GroupAdvantage Standard Group Plan

Coverage Features

Cancellation or Interruption due to:	
Sickness, Injury, or Death	Yes
A Pre-Existing Medical Condition	Yes*
Cessation of Services of a Common Carrier due to bad weather or unannounced strike	Yes
Residence, destination or workplace made uninhabitable by fire, flood or natural disaster	Yes
Permanent transfer of employment, requirement to work, merger or acquisition of a traveler's employer	Yes
Involuntary termination of employment	Yes
Being hijacked, quarantined or called to jury duty	Yes
A Terrorist Incident	Yes
Revocation of previously granted military leave due to war	Yes
Bankruptcy or Default of a travel supplier	Yes
A documented theft of passports or visas	Yes
Trip Delay Due to:	
Sickness or Injury; Common Carrier delay; quarantine, hijacking, strike, natural disaster, terrorism or riot; lost or stolen passports or travel documents	Yes
Emergency Medical Expense / Emergency Evacuation: Primary Coverage	
Covers Pre-Existing Medical Conditions	Yes*
Medical Evacuation to hospital of choice	Yes
Covers airfare cost for one visitor from home if traveler is hospitalized during the Trip	Yes
One Call 24 Hour Assistance Services:	
Medical, Legal, and Concierge Services	Yes

* Provided: 1) the plan is purchased at or before the traveler's final payment due date for the Trip; and 2) the traveler is age 79 or younger.

GroupAdvantage Highlights

Bankruptcy or Default Protection

GroupAdvantage Standard provides coverage for Bankruptcy or Default of a Travel Supplier should a Trip have to be canceled or interrupted. There are no restrictive lists of approved or unapproved suppliers. Benefits are available for a Bankruptcy or Default occurring more than 14 days after the benefit effective date, provided Your premium is received by the Group Leader or Organizer at or before Your final payment due date for Your Trip.

Pre-Existing Condition Coverage

With GroupAdvantage Standard, the policy exclusion is waived provided: 1) Your premium is received by the Group Leader or Organizer at or before the Your final payment due date for Your Trip; and 2) Your age is 79 or younger.

Primary Medical Coverage

GroupAdvantage Standard provides primary Medical Expense coverage for medical expenses incurred during the Trip due to a covered Injury or Sickness which occurs during the Trip. There is no need for You to file a claim with Your personal medical insurance provider for these expenses.

One Call Traveler Assistance Services

GroupAdvantage Standard includes 24-Hour Medical Assistance and Concierge Services and also include our exclusive Global Xpi Medical Records Service (giving travelers access to their medical information in the event of a medical emergency while traveling).

Trip Cost \$3,001-\$4,000 \$255.00

See complete details at www.mhross.com

Have Questions? Call 1-800-423-3632



TRAVEL INSURANCE SERVICES, INC.

For Customer Service, call 1-800-423-3632