

IMPORTANT: THIS IS A PLAN SUMMARY. TO OBTAIN YOUR FULL PURCHASED PLAN DETAILS AND INSURANCE POLICY DOCUMENTS, PLEASE CALL GOREADY INSURANCE AT 1-866-253-4174.



ALPINE ADVENTURES TRAVEL PROTECTION PLAN

Provided by GoReady Insurance (formerly APRIL Travel Protection)

This travel insurance plan summary provides an overview of your Alpine Adventures policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by [Starr Indemnity & Liability Company](#). Your policy is the contract that specifically and fully describes your coverages. Certain restrictions and exclusions apply, and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions.

Benefits	Maximum Benefit Limit	Description	Notes
COVID Coverage	Included	Includes coverage for Trip Cancellation, Trip Interruption, Airline Ticket Change Fee, & Trip Delay (w/quarantine accommodations) if the insured, a traveling companion, family member, their child's caregiver, or business partner contracts COVID. It also includes Emergency Medical, Evacuation, & Repatriation for the insured if they contract COVID.	
Trip Cancellation	Up to 100% Trip Cost	Reimbursement for the unused non-refundable pre-paid payments or deposits for the travel arrangements you purchased for Your Trip when you cancel for a covered unforeseen reason*.	Available up to a max. of \$25,000 per person. Additional costs incurred due to a change in the per person occupancy rate if Your Traveling Companion's trip is cancelled or interrupted for a covered Unforeseen reason.
Trip Interruption	Up to 150% Trip Cost	In the event the trip is cut short for a covered unforeseen reason, this benefit covers the additional airfare costs to return home and any unused, pre-paid nonrefundable payments or deposits for your travel arrangements*.	Available up to a max. of \$25,000 per person.
Single Occupancy Supplement	Included	Reimbursement for additional cost incurred if the per-person occupancy rate changes due to your travel companion being delayed, interrupted or trip canceled for a covered reason in the policy and you do not cancel.	Unforeseen event must occur on or after the Effective Date of the policy.
Airline Ticket Change Fee	\$200	Reimbursement for penalty or change fees charged by the airline on or after effective date of the policy and prior to your scheduled departure date.	Coverage is available if an unforeseen covered event occurs; you are delayed by inclement weather en route to the departure; or if you had a medical emergency.
Missed Connection	\$250	Reimbursement for additional transportation costs and prepaid unused travel arrangements if your arrival at your trip departure is delayed for 3 or more hours.	Coverage is available if you miss your trip departure due to any delay of a common carrier and documented weather conditions.
Trip Delay	\$200 per day; Max. \$1,000	Assists with additional travel expenses incurred during a 6 or more hours delay for a covered reason*.	This includes hotel, meals and local transportation.

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Accidental Death & Dismemberment	\$10,000	Pays a percentage of the maximum benefit amount if a loss occurred due to an accidental injury or death during a trip.	A table of losses is located in the policy. 24-hour coverage.
Emergency Accident & Sickness Medical Expense	\$50,000	Provides coverage for covered emergency medical expenses* such as an accidental injury or illness that strikes while on your trip.	\$50 deductible. 750 dental sublimit. Primary coverage.
Emergency Medical Evacuation & Repatriation of Remains	\$500,000	Offers protection if an emergency evacuation is needed to a better level of care as ordered by the attending Physician, or the costs associated with returning remains home in the event of a tragedy while traveling.	All evacuation or repatriation of remains arrangements must be made through the travel assistance services listed below.
Baggage & Personal Effects	\$2,500	Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports.	Per Article Limit is \$500 Combined Article Limit is \$500
Baggage Delay	\$500	Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected.	After a 12+ hour delay before your arrival at your return destination or primary residence. \$500 maximum.
Optional Cancel for Any Reason (CFAR)	75% of Non-Refundable Cost Paid	Reimbursement for 75% the unused non-refundable pre-paid payments or deposits for your travel arrangements when you cancel your trip for any reason not otherwise covered by this policy.	Coverage is only available if you purchased this plan within 14 days of your initial deposit, you insured 100% of your travel arrangements, and you cancelled your trip 2 days before your scheduled departure date. CFAR is not available to residents of New York.

*For questions on the above-mentioned benefits, please call GoReady Insurance at 1-866-253-4174.

IMPORTANT PROVISIONS IN YOUR POLICY:

- You must advise the Travel Supplier and GoReady as soon as possible in the event of a claim. We will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonably possible.
- Pre-existing conditions are not covered under the policy unless the following criteria is met:
 - Your premium for this travel insurance policy is received within 14 days of your initial trip deposit; and,
 - The individual with the Pre-Existing Condition is not prohibited from traveling by the Physician at the time of purchasing this travel insurance policy.
- If you have a claim, it must be reported as soon as is reasonably possible. To initiate a claim for reimbursement under your Alpine Adventures travel insurance policy powered by GoReady, please call the Claims Department at 1-866-253-4174 option 2.

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EMERGENCY TRAVEL AND MEDICAL ASSISTANCE SERVICES:

- Global travel assistance and medical emergency are available under this policy 24/7/365.
- If you encounter an emergency during your insured trip, please contact our Emergency Assistance Department:
 - Toll Free: 1-866-245-0380
 - Call Collect: 1-305-455-0307

Disclosure: These Alpine Adventures Travel Protection Plans are underwritten by Starr Indemnity & Liability Company, a Texas domiciled corporation (NAIC Company Code: 38318: TX license number: 93542) with its principal place of business at 399 Park Avenue, 2nd Floor, New York, NY 10022.

This is only a brief description of the coverage(s) available under policy series LT 007 (06/2015). The policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. Starr Indemnity & Liability Company has sole financial responsibility over any claims and/or any other financial obligations owed by the insurer.

Starr Indemnity & Liability Company ("Starr Indemnity"), a Texas company, has administrative offices at 399 Park Avenue, 2nd Floor, NY, NY 10022. Starr Indemnity is currently authorized to transact business in all states and jurisdictions, as well as the District of Columbia and Puerto Rico. NAIC No. 38318. Please read the policy carefully.

Alpine Adventures Plans are administered by GoReady Insurance, A Division of Aegis General Insurance Agency (National Producer No. 857388; CA license number: 0166850) www.GoReadyInsurance.com with its principal place of business at 11900 Biscayne Blvd. Suite 610, Miami, FL, 33181. If you have any questions about the plans, you may contact our GoReady Customer Service Department at 1-866-253-4174 or via email at alpine@goreadyinsurance.com.

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