

Dream. Explore. Travel On.



The 360° Group Premier and 360° Student Group Premier protection plans provide maximum travel protection for all ages at competitive group rates; includes trip cancellation & interruption benefits, emergency medical coverage, along with 24/7 travel assistance & concierge services.

PLAN HIGHLIGHTS

- Primary coverage, no deductibles
- Trip cancellation/interruption benefit includes:
 - Sickness, injury or death⁶
 - Inclement weather
 - Financial default & labor strikes
 - Event cancellation
 - Terrorist incident
 - Business reasons
- 3 hour missed connection benefit
- 5 hour trip delay benefit
- 12 hour baggage delay benefit
- Fast online claims⁷

PLAN BENEFITS

Benefits	Coverage ¹
Trip Cancellation	100% of trip cost ²
Trip Interruption	150% of trip cost ³
Trip Delay	\$1,000 (\$250/day)
Equipment Delay	\$200
Missed Connection	\$1,000
Baggage & Personal Effects	\$1,500
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$50,000 (\$500 dental sublimit)
Emergency Evacuation & Repatriation	\$250,000
Accidental Death & Dismemberment ⁴	\$10,000
Travel Assistance & Concierge Services ⁵	Included

BONUS COVERAGES

If plan is purchased at or before final trip payment.

- | | |
|---|----------|
| • Pre-existing Medical Condition Exclusion Waiver | Included |
| • Financial Default Coverage | Included |

Contact Young Life Expeditions to Enroll at 888.963.4443
or Call Travelex with Plan Questions at 888.574.7026

Adult Groups use Plan Number APGB-1217

Student Groups use Plan Number SPGB-1217

1 All coverages per insured up to limits listed. Coverage and rates may vary by state. Please see your policy for details or call 888.574.7026. 2 Limit of \$15,000 for 360° Group Premier plan and \$10,000 for 360° Student Group Premier plan. 3 Limit of \$22,500 for 360° Group Premier plan and \$15,000 for 360° Student Group Premier plan. 4 Not available to NH residents. 5 Provided by the designated provider as listed in the Policy. 6 Of you, a traveling companion, family member, domestic partner or business partner. 7 Based on industry average. Fastest payments on approved claims when debit card or other EFT method is chosen as preferred payment method. Speed of transaction varies by processing financial institution. This plan does not cover any loss caused by or resulting from: intentionally self-inflicted injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on an air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date). The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit). The following exclusions also apply to Accidental Death and Dismemberment: Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm. Please refer to your policy for a complete list of plan exclusions and limitations. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 888.574.7026. Email: customersolutions@travelexinsurance.com. Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com. P.O. Box 31003 Charlotte, NC 28231-1003; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address. To view state specific fraud warnings, visit travelexinsurance.com/company/fraud-warning. Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. All products listed are underwritten by Berkshire Hathaway Specialty Insurance Company (formerly known as StoneWall Insurance Company), 1314 Douglas Street, Suite 1400, Omaha, NE 68102; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE, IN KS, MN, MO, MT, OR, and VA Policy Form series PG-TA-IPL-NV. In CA Policy Form # PT-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, WA Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-WAEA. To view the policy based on your state of residence, please visit policy.travelexinsurance.com/APGB-1217 for adult groups or policy.travelexinsurance.com/SPGB-1217 for student groups. APGB-1217 | SPGB-1217 | 03/18

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EMERGENCY EVACUATION

SECURITY ASSISTANCE SERVICES PLAN

This plan is paid for and provided by Young Life Expeditions. Created with global travelers in mind, this plan gives you and your loved ones options when unexpected situations affect your trip.

PLAN HIGHLIGHTS

- Emergency political evacuation
- Emergency natural disaster evacuation

EMERGENCY POLITICAL & NATURAL DISASTER EVACUATION

This is only a brief outline of the services. Please read your Description of Services to review terms, conditions, limitations and exclusions. Services provided by On Call International.

If you require emergency evacuation due to a Political Event or due to a Natural Disaster which makes your location Uninhabitable, and commercial transportation is not available, On Call International shall arrange and pay for your transportation to the nearest safe location.

Once you have been transported to the safe location, arrangements up to \$100 per day, up to a maximum of three days will be made for reasonable accommodations related to lodging if you are delayed at a safe haven.

On Call International shall also arrange and pay for one-way economy airfare to return you to your home.

Safe Haven arrangements and one-way economy transportation to return you to your home are subject to a maximum limit of \$5,000.

PLAN SERVICES

Services	Coverage*
Emergency Political Evacuation & Repatriation	\$100,000
• Safe Haven Accommodations	\$100/day (3 day limit)
• Return Airfare	\$5,000 sublimit
• Return of Decreased Remains	Included
Emergency Natural Disaster Evacuation & Repatriation	\$100,000
• Safe Haven Accommodations	\$100/day (3 day limit)
• Return Airfare	\$5,000 sublimit
• Return of Decreased Remains	Included

*Coverage is per person. Certain purchase requirements, terms, conditions, limitations and exclusions apply. For a summary of the plan details on coverages, benefits, limitations and exclusions of the insurance plan, please refer to the Description of Services. A04-0115 | 03.18

Questions about Security Assistance Services Plan?

Call 855.892.6495 and reference Plan Number A04-0115 or email customersolutions@travelexinsurance.com