

QUASAR

Travel Insurance Plan Options



Offered by:



Providing Travel-Related Insurance Solutions
for Individuals, Groups & Organizations Worldwide

Comprehensive Tour Protection Plan

my.travelinsure.com/quasarex



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Insurance
Services**



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Questions?
1-855-874-0156

Monday-Friday
9am-7pm Eastern Time

Tour Protection Plan

Insure against the financial risks of traveling:
Accidents, illness, delays, cancellations,
lost baggage, terrorism and more.

Anything from terrible weather to a family emergency can derail your plans and bring your tour to an end before it even begins.

Protect your travel investment — and enjoy your adventures — with the Tour Protection Plan.

[Quote and Enroll Now](#)

Purchase within 14 days of your initial trip deposit for maximum benefits.



Plan Benefits

Show/Hide

Plan Details (Policy)

Show/Hide

Frequently Asked Questions

Show/Hide

Tour Protection Plan Benefits & Limits



**Travel
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Plan Details/Coverage	Maximum Limits
Trip Cancellation	100% of Trip Cost
Trip Interruption	125% of Trip Cost
Travel Delay (6 hrs)	\$1,000 per Trip (\$150/day)
Missed Connection (3 hrs)	\$750
Airline Ticket Change Fee	\$200
Baggage and Personal Effects	\$1,500 Per article Limit: \$250, Limit for Valuables: \$500
Baggage delay (12 hrs.)	\$500
Emergency Accident & Sickness Medical Expense (Excess Coverage)	\$150,000
Emergency Medical Evacuation & Repatriation of Remains	\$250,000
Accidental Death & Dismemberment	\$25,000
Pre-Existing Conditions Waiver	Included when purchased within 14 days of initial trip deposit.
Cancel For Any Reason (CFAR)*	75% of Trip Cost (Conditions apply, not available to NY residents.)
24/7 Emergency Assistance Services	Included

Trip Cancellation & Trip Interruption Covered Reasons



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- Your Accidental Injury, Covered Sickness or death or the Accidental Injury, Covered Sickness or death of Your Traveling Companion, Your Family Member, Your children's caregiver or Your Business Partner; that results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your participation or continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
- An Accidental Injury incurred by You that causes You to be medically unable to continue Your trip's activity(ies). An actual examination by a Physician must take place and the Physician must advise You to discontinue the trip's activity(ies).
- Inclement weather, Natural Disasters, Terrorist Attacks or mechanical breakdown of the Common Carrier that results in the complete cessation of travel services at the point of departure or destination for at least 48 consecutive hours.
- Mandatory evacuation ordered by local authorities at Your destination due to a Natural Disaster. You must have 50% or less of Your Trip remaining at the time the mandatory evacuation ends, in order for this benefit to be payable.
- Natural Disaster or documented man-made disaster at the point of departure or Your destination that renders Your primary residence or the accommodations at Your destination uninhabitable.
- Adverse weather or Natural Disaster resulting in the obstruction of public roadways or curtailment of public transportation, that prevents Your ability to arrive at Your Land/Sea Arrangements.
- A road closure causing a delay in reaching Your destination for at least 12 hours.
- Strike that causes complete cessation of travel services of Your Common Carrier for at least 48 consecutive hours.
- Bankruptcy and/or Default of Your Travel Supplier that occurs more than 14 days following the Effective Date. Your Scheduled Departure Date must be no more than 12 months beyond the Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This coverage only applies if the Policy was purchased within 14 calendar days of the initial Trip payment.
- The airport terminal from which You are scheduled to fly, is closed due to a documented security breach within 12 hours of arrival at the terminal or while You are physically at the terminal.

Continued on next page →

All coverages not available in all states. Please check your state-specific policy for details.

Trip Cancellation & Trip Interruption Covered Reasons (continued)

- A politically motivated Terrorist Attack that occurs within 30 days of Your departure and within 50 miles of a City listed on Your itinerary. The Terrorist Attack must occur on or after the Effective Date of Your Trip Cancellation Coverage.
- A documented theft of passports or visas. Documented means that You have reported the theft to the local authorities.
- You or Your Traveling Companion being directly involved in or delayed due to a traffic Accident substantiated by a police report, while en route to departure.
- You and/or Your Traveling Companion are hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or Your Traveling Companion are not a party to the legal action or appearing as a law enforcement officer; the victim of felonious assault; having Your principal place of residence made inaccessible and uninhabitable by a Natural Disaster; or burglary or vandalism of Your principal place of residence within 10 days of departure.
- You or Your Traveling Companion are called to active military duty after the Effective Date.
- You have, or Your Traveling Companion has, a previously approved military leave revoked or experience a military reassignment.
- Your transfer, within thirty (30) days of the date of Your Covered Trip, by the employer with which You are employed on the Effective Date that requires relocation of Your principal residence.
- Your Traveling Companion's transfer, within thirty (30) days of the date of Your Covered Trip, by the employer with which Your Traveling Companion is employed on the Effective Date that requires relocation of Your Traveling Companion's principal residence.
- After at least three (3) years of full time continuous employment at the same company, You are terminated or laid-off from full time employment at such company within thirty (30) days of the date of Your Covered Trip.
- After at least three (3) years of full time continuous employment at the same company, Your Traveling Companion is terminated or laid-off from full time employment at such company within thirty (30) days of the date of Your Covered Trip.

Featured Benefit

CFAR = Cancel For Any Reason

Cancel
For Any
Reason



CFAR: for the most flexibility and peace of mind.



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Featured Benefit: CFAR

What is CFAR?

- CFAR stands for Cancel For Any Reason. It is an upgrade available on the plan if the travelers meets the requirements.

Why should a traveler upgrade their plan to CFAR?

- Having the CFAR benefit gives a traveler the utmost flexibility and financial security for their trip. This benefit allows the insured traveler to cancel their trip for literally any reason at all and still be reimbursed for most of their pre-paid, non-refundable trip expenses.

(Without CFAR, the plan includes a Trip Cancellation benefit, but an insured traveler can only be reimbursed for that benefit if their reason for cancelling their trip falls under one of the reasons specified in the plan. Recently, many travelers were surprised to see that most trip cancellations due to COVID-19 were not covered by their insurance, as pandemics are generally not covered by travel insurance. This is the case for almost all travel insurance carriers and plans. But travelers with CFAR did indeed have coverage.)

CFAR: for the most flexibility and peace of mind.

CFAR: What You Need to Know

How does a traveler upgrade their plan to have CFAR coverage?

- The traveler must add the upgrade when making their plan purchase.
- They must purchase their plan within **14 consecutive days (including weekends)** of their initial trip deposit to be eligible for this upgrade.
- They also must insure ALL pre-paid, non-refundable trip costs. (If they increase their trip costs later, they must then adjust their plan accordingly within **14 consecutive days** of making those additional arrangements in order to maintain their CFAR coverage.)

How does an insured traveler make a claim using CFAR coverage?

- First, the traveler must cancel with their travel organizer **at least 2 days before their scheduled departure to be eligible to make a CFAR claim.** Then, they must contact USI Travel Insurance Services or the plan claims administrator to file the claim.

Note: CFAR is not available to residents of NY state.

CFAR: for the most flexibility and peace of mind.

Purchase your plan early!

Early Purchase Advantages

- Cancel For Any Reason (CFAR) Optional Upgrade
- Pre-Existing Medical Conditions Exclusion Waiver
- Bankruptcy and/or Default or Travel Supplier as a Covered Reason For Trip Cancellation and Trip Interruption



The Tour Protection plan for Quasar Expeditions has a 14-day early purchase window from the date of initial trip deposit.

Pre-Existing Conditions Definition

Tour Protection Plan Document:

“Pre-Existing Condition” means any Accidental Injury, sickness or condition of You, Your Traveling Companion or Your Family Member booked to travel with You for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date.

Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription throughout the entire 60 day period ending on the Effective Date and no medical advice, diagnosis, care or treatment has otherwise been received.

What coverage does the plan offer for COVID-19 disruptions?

The information below applies to the Tour Protection Plan.

Am I covered if I contract Coronavirus?

If you contract Coronavirus prior to your departure, you may be covered under Trip Cancellation if there is a confirmed diagnosis, including proof of illness from your doctor that states you are medically unable to travel at the time of departure. If you become ill with Coronavirus while on a covered trip, you may be covered for Emergency Accident and Emergency Sickness Medical Expense and Trip Interruption if there is a confirmed diagnosis, including proof of illness from a doctor. These coverages are subject to the terms and conditions of your insurance policy.

If a traveler tests positive for COVID prior to returning to their home country and must quarantine/extend their trip prior to returning home, what benefits are available to them?

Assuming the quarantine was mandated by a recognized government authority or physician in the country in which the person is traveling:

- If this occurred on their return to their home country, Trip Delay benefits may apply.

What documentation will be required by claims department to support my claim of positive test?

If you are filing a claim for a sickness and the test was ordered by a physician, then benefits under Trip Cancellation, Trip Interruption or Trip Delay may apply. We would need the physician's statement or medical records as supporting documents. This would apply to quarantine as well.

Global Protection Plan: Available to Non-U.S. Residents

Travelers from outside the U.S. may buy a Trip Cancellation plan by calling the USI Call Center.

- Residents from outside the U.S.: Quote upon request through the USI Call Center: (855) 874-0156.
- Clients should mention the account number and request the Travel Insurance Select plan.
 - Quasar Expeditions: account #50050



InterMedical Plan: Travel Medical Coverage

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- Our travel medical plan for those seeking just medical and medical evacuation coverage outside their home country (does not cover travel to or in the U.S.).
- Plan does not include Trip Cancellation or Trip Interruption coverage.

The screenshot shows the USI Travel Insurance Services website. At the top left is the USI Affinity logo. The main header reads "Travel Insurance Services". On the right, there is contact information: "1-800-937-1387" and "Monday - Friday 9am - 7pm Eastern", along with social media icons. The main visual is a photograph of a brown passport and a blue stethoscope on a wooden surface. A white call-to-action box on the right says "Get a Quote & Enroll in InterMedical Insurance® For International Travel" with a "QUOTE & ENROLL NOW" button. Below this, the heading "InterMedical Insurance® for International Travelers" is followed by the sub-heading "Travel insurance for medical emergencies outside your home country". Three columns of text describe the plan: "International Protection" (designed for travelers outside the U.S.), "Budget-friendly Coverage Options" (starts at \$1.35 a day), and "Customize Your Plan for Your Needs" (offers three coverage limits and four deductibles). A "QUOTE & ENROLL NOW" button is at the bottom of this section. To the right, a blue box contains a question: "How much does travel medical insurance cost? Depending on your age, it can cost as little as \$1.35 per day." Below this is a "Get a Quote for InterMedical Insurance here." button labeled "Premium Calculator". At the bottom right, there is a "Download a Brochure" button with the text "Get helpful info about benefits and coverage in PDF format."

AirMed: Standalone Medical Evacuation Plan



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- Short-term medical evacuation coverage for those looking for a flexible and specialized air medical transport option.
- May be selected in addition to one of our comprehensive or travel medical travel insurance plans. Available only to U.S. residents.
- You can purchase membership on the way to the airport or even after you've arrived at your destination, just not after you've been hospitalized.



USI Travel Insurance Services in partnership with QUASAR

Now offering:  **AirMed**
THE FASTEST WAY TO RECOVERY

An elite medical evacuation service for those who seeking the highest levels of protection.

14-Day and 30-Day Memberships Available to Individuals and Families

A membership with AirMed International is all about peace of mind. Members of AirMed International know that if they're ever hospitalized away from home, they have a medically equipped private jet that will come pick them up anywhere in the world and bring them to their hospital of choice – whether that's in their hometown, or somewhere else they choose – all at no cost to them.

AirMed provides services worldwide from multiple bases strategically located across the globe.

At home or abroad, the entire suite of AirMed benefits is available to members.

- **Worldwide Medical Evacuation** to the hospital of patient's choice.
- **Commercial Medical Assistance**, in a circumstance where the patient has the ability to travel commercially but requires medical assistance.
- **Transportation of Mortal Remains**
- **24/7 Medical Services Hotline**, if a member requests to speak with a nurse, AirMed has staff on call at all hours of the day to answer medically related questions.



Program Rates

Individual Membership	
14-Day	\$95
30-Day	\$155
Family Membership	
14-Day	\$185
30-Day	\$285



AirMed is the leading air medical company in North America, and the only provider with every major worldwide certification including U.S. Department of Defense air carrier status.

- The most experienced in the industry with 20,000+ missions, 150 countries
- AirMed airplanes are not corporate jets but fully customized, dedicated medical aircraft

Wherever you are and whatever the medical need, AirMed assures you receive seamless access to the highest level of care.

- Evacuation and Repatriation from any point on the globe, as close as 150 miles from home
- Medical transportation to the hospital of your choice
- 24/7 Medical Hotline for emergency physician consultation while traveling
- Transport of Mortal Remains

Why AirMed is Different from a Regular Travel Insurance Plan

AirMed owns their own aircraft; all aviation and medical personnel are AirMed employees. The company is completely vertically integrated.

With AirMed, the choice is always yours. Travel insurance may not get you home, only to the 'nearest appropriate facility' chosen by them, which may leave you in a foreign country. AirMed brings you home, to your doctor, your family, where you want to be.

- Travel insurance has financial limits on medical transports. AirMed does not.
- Travel insurance will never transport you domestically.
- AirMed offers membership, not insurance. There are no forms to fill out, no medical history questions, no deductibles or co-pays, no pre-existing conditions clauses and no medical necessity clauses.

Why You Need AirMed

Saving lives and bringing you home: AirMed brings you back home to your local hospital or to the hospital of your choice. Think your health insurance will cover air medical transportation? It won't.

To enroll in the plan, visit the enrollment website:

[14-day Plan](#) [30-day Plan](#)

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Travel Insurance Services Customer Service: Here to Assist You

- Our Customer Care Center is staffed with licensed customer service representatives ready to serve Monday through Friday from 9am - 7pm Eastern Time. Call 1-855-874-0156.
- Agents can provide quotations, in-depth policy information on coverages and benefits, and make requests for policy amendments including cancellations and refunds.
- Our agents can also send policy documents electronically or by standard mail. All agent calls are digitally recorded for quality assurance.
- All USI call center representatives undergo rigorous training on product knowledge, coverages, exclusions, insurance regulations, company mission and customer service skills prior to accepting calls and responding to emails.
- Service is available in English, Spanish, and Mandarin Chinese, with the ability to reach translators in other languages as needed.

