

Advantage Complete Bridge & Complete Enrollment Brochure



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MAIL OR FAX ENROLLMENT FORM (Please Print)

Calculate Your Plan Cost: Rates are per person based upon your individual Trip Cost. Select Your Plan (Bridge or Complete) and then the rate from the correct column in the Premium Schedule and enter the amount in the Plan Cost column below. The rates for optional benefits are shown below the rate tables.

ax	Enrollment Information	Select Plan:	■ Bridge	Complete		Plan Cost
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Schedule of Coverages Plan Benefits
Trip Cancellation
Trip Interruption
Travel Delay (6 Hours or More)
Missed Connection (3 Hours or More)
Medical Expense/Emergency Assistance Accident & Sickness Medical Expense
Emergency Medical Evacuation & Repatriation of Remains
Non-Medical Emergency Evacuation
One Call 24-Hour Assistance Service
Baggage and Personal Effects
Baggage Delay (12 Hours or More)
Accidental Death and Dismemberment 24 Hour Coverage During Your Trip
Cancel For Any Reason Benefit

Bridge	Complete
Benefit Limit	Benefit Limit
Trip Cost	Trip Cost
150% Of Trip Cost	200% Of Trip Cost
\$200 Per Day \$1,000 Maximum	\$200 Per Day \$1,000 Maximum
\$1,500	\$1,500
\$100,000	\$250,000
\$500,000	\$500,000
\$25,000	\$25,000
Included	Included
\$2,000	\$2,000
\$200 Per Day \$400 Maximum	\$200 Per Day \$400 Maximum
\$25,000	\$25,000
Not Available	Yes - See Below

Cancel For Any Reason Benefit

We will reimburse You for the percentage of Your prepaid, forfeited, non-refundable expenses for Travel Arrangements as shown in the following Cancellation Penalty Schedule provided:

- Your payment for the Complete Plan is received within 15 days of your initial deposit/payment for Your Trip; and
- 2) You insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions by the Travel Supplier(s); and
- 3) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

Cancellation Penalty Schedule					
Cancellation Penalty	% of Penalty Payable				
Up to 25% of Trip Cost	100% of Penalty Amount				
26% to 50% of Trip Cost	90% of Penalty Amount				
Over 50% of Trip Cost	80% of Penalty Amount				

If You insure an amount less than Your 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 (150% of the amount purchased for Trip Interruption); and 2) there will be no coverage available under the Cancel For Any Reason Benefit (Complete Plan).

Rates Per Person By Age Solution Solution							Premium						
0-35 36-55 56-65 66-75 76-80 81+ Trip Cost 0-35 36-55 56-65 66-75 76-80 81+ \$31 \$42 \$53 \$62 \$82 \$111 Up to \$500 \$47 \$64 \$80 \$94 \$124 \$167 \$46 \$56 \$69 \$113 \$113 \$160 \$501 to \$1,000 \$70 \$85 \$104 \$170 \$197 \$241 \$64 \$84 \$109 \$163 \$197 \$240 \$1,001 to \$1,500 \$97 \$127 \$164 \$245 \$296 \$361 \$86 \$102 \$147 \$227 \$269 \$322 \$1,501 to \$2,000 \$130 \$154 \$221 \$341 \$404 \$484 \$112 \$188 \$188 \$278 \$337 \$402 \$2,001 to \$2,500 \$169 \$193 \$283 \$418 \$506 \$664 \$127 \$161 \$229 \$340 \$402 \$5501 \$2,501 to \$3,00	Advantage Bridge					Schedule	Advantage Complete						
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\$203 \$237 \$351 \$480 \$608 \$757 \$4,001 to \$4,500 \$305 \$356 \$527 \$721 \$913 \$1,136 \$222 \$265 \$390 \$542 \$676 \$845 \$4,501 to \$5,000 \$334 \$398 \$586 \$814 \$1,015 \$1,268 \$248 \$291 \$428 \$590 \$743 \$933 \$5,001 to \$5,500 \$317 \$437 \$643 \$886 \$1,115 \$1,400 \$273 \$311 \$483 \$652 \$811 \$1,021 \$5,501 to \$6,000 \$410 \$467 \$725 \$979 \$1,217 \$1,532 \$314 \$362 \$566 \$743 \$947 \$1,153 \$6,001 to \$7,000 \$472 \$544 \$850 \$1,115 \$1,421 \$1,730 \$366 \$414 \$645 \$850 \$1,082 \$1,319 \$7,001 to \$8,000 \$550 \$622 \$968 \$1,276 \$1,624 \$1,979 \$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$1,826 \$2,309 \$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$10,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$158	\$185	\$270	\$381	\$472	\$584	\$3,001 to \$3,500	\$238	\$278	\$406	\$572	\$709	\$877
\$222 \$265 \$390 \$542 \$676 \$845 \$4,501 to \$5,000 \$334 \$398 \$586 \$814 \$1,015 \$1,268 \$248 \$291 \$428 \$590 \$743 \$933 \$5,001 to \$5,500 \$373 \$437 \$643 \$886 \$1,115 \$1,400 \$273 \$311 \$483 \$652 \$811 \$1,021 \$5,501 to \$6,000 \$410 \$467 \$725 \$979 \$1,217 \$1,532 \$314 \$362 \$566 \$743 \$947 \$1,153 \$6,001 to \$7,000 \$472 \$544 \$850 \$1,115 \$1,421 \$1,730 \$366 \$414 \$645 \$850 \$1,082 \$1,319 \$7,001 to \$8,000 \$550 \$622 \$968 \$1,276 \$1,624 \$1,979 \$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$1,826 \$2,309 \$456 \$515 \$808 \$1,064	\$178	\$210	\$312	\$431	\$541	\$672	\$3,501 to \$4,000	\$268	\$316	\$469	\$647	\$812	\$1,009
\$248 \$291 \$428 \$590 \$743 \$933 \$5,001 to \$5,500 \$373 \$437 \$643 \$886 \$1,115 \$1,400 \$273 \$311 \$483 \$652 \$811 \$1,021 \$5,501 to \$6,000 \$410 \$467 \$725 \$979 \$1,217 \$1,532 \$314 \$362 \$566 \$743 \$947 \$1,153 \$6,001 to \$7,000 \$472 \$544 \$850 \$1,115 \$1,421 \$1,730 \$366 \$414 \$645 \$850 \$1,082 \$1,319 \$7,001 to \$8,000 \$550 \$622 \$968 \$1,276 \$1,624 \$1,979 \$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$1,826 \$2,309 \$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$203	\$237	\$351	\$480	\$608	\$757	\$4,001 to \$4,500	\$305	\$356	\$527	\$721	\$913	\$1,136
\$273 \$311 \$483 \$652 \$811 \$1,021 \$5,501 to \$6,000 \$410 \$467 \$725 \$979 \$1,217 \$1,532 \$314 \$362 \$566 \$743 \$947 \$1,153 \$6,001 to \$7,000 \$472 \$544 \$850 \$1,115 \$1,421 \$1,730 \$366 \$414 \$645 \$850 \$1,082 \$1,319 \$7,001 to \$8,000 \$550 \$622 \$968 \$1,276 \$1,624 \$1,979 \$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$1,826 \$2,309 \$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$222	\$265	\$390	\$542	\$676	\$845	\$4,501 to \$5,000	\$334	\$398	\$586	\$814	\$1,015	\$1,268
\$314 \$362 \$566 \$743 \$947 \$1,153 \$6,001 to \$7,000 \$472 \$544 \$850 \$1,115 \$1,421 \$1,730 \$366 \$414 \$645 \$850 \$1,082 \$1,319 \$7,001 to \$8,000 \$550 \$622 \$968 \$1,276 \$1,624 \$1,979 \$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$1,826 \$2,309 \$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$248	\$291	\$428	\$590	\$743	\$933	\$5,001 to \$5,500	\$373	\$437	\$643	\$886	\$1,115	\$1,400
\$366 \$414 \$645 \$850 \$1,082 \$1,319 \$7,001 to \$8,000 \$550 \$622 \$968 \$1,276 \$1,624 \$1,979 \$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$1,826 \$2,309 \$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$913 \$1,339 \$1,850 \$2,297 \$2,821 \$3,794 \$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$273	\$311	\$483	\$652	\$811	\$1,021	\$5,501 to \$6,000	\$410	\$467	\$725	\$979	\$1,217	\$1,532
\$411 \$464 \$724 \$950 \$1,217 \$1,539 \$8,001 to \$9,000 \$617 \$697 \$1,087 \$1,426 \$2,309 \$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$913 \$1,339 \$1,850 \$2,297 \$2,821 \$3,794 \$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$314	\$362	\$566	\$743	\$947	\$1,153	\$6,001 to \$7,000	\$472	\$544	\$850	\$1,115	\$1,421	\$1,730
\$456 \$515 \$808 \$1,064 \$1,352 \$1,649 \$9,001 to \$10,000 \$685 \$773 \$1,213 \$1,597 \$2,029 \$2,474 \$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$913 \$1,339 \$1,850 \$2,297 \$2,821 \$3,794 \$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$366	\$414	\$645	\$850	\$1,082	\$1,319	\$7,001 to \$8,000	\$550	\$622	\$968	\$1,276	\$1,624	\$1,979
\$507 \$760 \$1,044 \$1,293 \$1,495 \$1,979 \$10,001 to \$11,000 \$761 \$1,141 \$1,567 \$1,940 \$2,243 \$2,969 \$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$913 \$1,339 \$1,850 \$2,297 \$2,821 \$3,794 \$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$411	\$464	\$724	\$950	\$1,217	\$1,539	\$8,001 to \$9,000	\$617	\$697	\$1,087	\$1,426	\$1,826	\$2,309
\$557 \$826 \$1,140 \$1,420 \$1,631 \$2,309 \$11,001 to \$12,000 \$836 \$1,240 \$1,711 \$2,131 \$2,447 \$3,464 \$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$913 \$1,339 \$1,850 \$2,297 \$2,821 \$3,794 \$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$456	\$515	\$808	\$1,064	\$1,352	\$1,649	\$9,001 to \$10,000	\$685	\$773	\$1,213	\$1,597	\$2,029	\$2,474
\$608 \$892 \$1,233 \$1,531 \$1,880 \$2,529 \$12,001 to \$13,000 \$913 \$1,339 \$1,850 \$2,297 \$2,821 \$3,794 \$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$507	\$760	\$1,044	\$1,293	\$1,495	\$1,979	\$10,001 to \$11,000	\$761	\$1,141	\$1,567	\$1,940	\$2,243	\$2,969
\$658 \$958 \$1,325 \$1,649 \$2,016 \$2,694 \$13,001 to \$14,000 \$988 \$1,438 \$1,988 \$2,474 \$3,025 \$4,042	\$557	\$826	\$1,140	\$1,420	\$1,631	\$2,309	\$11,001 to \$12,000	\$836	\$1,240	\$1,711	\$2,131	\$2,447	\$3,464
	\$608	\$892	\$1,233	\$1,531	\$1,880	\$2,529	\$12,001 to \$13,000	\$913	\$1,339	\$1,850	\$2,297	\$2,821	\$3,794
\$709 \$1,024 \$1,417 \$1,776 \$2,152 \$2,859 \$14,001 to \$15,000 \$1,064 \$1,537 \$2,126 \$2,665 \$3,229 \$4,289	\$658	\$958	\$1,325	\$1,649	\$2,016	\$2,694	\$13,001 to \$14,000	\$988	\$1,438	\$1,988	\$2,474	\$3,025	\$4,042
	\$709	\$1,024	\$1,417	\$1,776	\$2,152	\$2,859	\$14,001 to \$15,000	\$1,064	\$1,537	\$2,126	\$2,665	\$3,229	\$4,289

Questions? For Trips over 30 days or \$15,000, CALL 800-423-3632

Pre-Existing Condition Coverage this policy exclusion is waived **under the Asset Plus Plan** provided You have purchased the plan within 15 days of the date of Your initial trip deposit.

What is a Pre-Existing Condition?

"Pre-Existing Condition" means any injury, sickness or condition (including any condition from which death ensues) of You, Your Traveling Companion, or Your or Your Traveling Companion's Family Member traveling with You which within the 60 day period prior to the effective date of Your Trip Cancellation coverage under the Policy: (a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

Comparison of Coverage Features Bridge and Complete Plans

Cancellation or Interruption due to:

Sickness, Injury or Death

A Pre-Existing Medical Condition

Cessation of Services of a Common Carrier due to bad weather, an unannounced strike or mechanical breakdown

Your residence, destination or workplace made uninhabitable by fire, flood or natural disaster

Your permanent transfer of employment, requirement to work, merger or acquisition of Your employer

Involuntary termination of your employment

Being hijacked, guarantined or called to jury duty

A Terrorist Incident

Revocation of previously granted military leave due to war

Bankruptcy or Default of a travel supplier

A hurricane warning being issued for your trip destination

Travel Delay Due to:

Sickness or Injury; Common Carrier delay; quarantine, hijacking, strike, natural disaster, terrorism or riot; lost or stolen passports or travel documents

Medical Expense / Emergency Evacuation:

Covers Pre-Existing Medical Conditions

Medical Evacuation to your hospital of choice

Covers airfare cost for one visitor from home if you are hospitalized during your trip

One Call 24 Hour Assistance Services:

Medical and Legal Assistance Services
Concierge and Business Assistance Services

Bridge Plan

Complete Plan

See complete details at www.mhross.com

Yes	Yes
Yes*	Yes*
Yes	Yes
Yes	Yes
Primary Coverage	Primary Coverage
Primary Coverage Yes*	Primary Coverage Yes*
Yes*	Yes*
Yes* Yes	Yes* Yes
Yes* Yes	Yes* Yes
Yes* Yes Yes	Yes* Yes Yes

^{*} Provided Plan is purchased within 15 days of initial trip deposit date



This Plan is Underwritten By: United States Fire Insurance Company under Form Series TP 401. In KS, LA, SD, TX, and UT Form #'s TP-401 CW. In WA under Form #TP-401-WA. In OR under Form #TP-401 OR.

Notice: If You are a resident of one of the following states (KS, LA, MN, OR, SD, TX, UT, WA) Your coverage is provided on an individual policy form. Your policy number is Your complete name plus R795B (Bridge) or R795C (Complete). If You live in any other state Your coverage is provided via a certificate. Your policy or certificate (including State Exceptions for AR, FL, GA, ID, IL, KS, LA, ME, MN, MS, MO, MT, NH, NY, OR, SC, SD, TX, UT, VT, WA, WV, WI, and WY) is available at www.tripmate.com. You can also request this information by calling MH Ross at 1-800-423-3632.

In Canada: The travel insurance (except Property risks) is underwritten by Co-operators Life Insurance Company, 1920 College Avenue, Regina, Saskatchewan S4P 1C4. Property risks are underwritten by The Sovereign General Insurance Company, 500 - 6700 Macleod Trail S.E., Calgary, Alberta T2H OL3. Canadian enrollments are only available online at www.mhross.com. Not available to residents of Quebec.

24 Hour Assistance Service is provided by:

One Call Travel Services Network Inc.

Note: This policy contains disability insurance benefits or health insurance benefits, or both, that apply only during a covered Trip. You may have coverage from other sources that already provides You with these benefits. You should review Your existing policies. If You have any questions about Your current coverage, call Your insurer or health plan.

Your Satisfaction Is Important To Us

If You are not satisfied for any reason, You may return Your certificate to MH Ross within 10 days after receipt. Your plan payment will be refunded (less Enrollment Processing Fee), provided You have not filed a claim or departed on Your Trip. When so returned, the certificate is void from the beginning.

Have Questions, call 1-800-423-3632