

Pathway Premium

A Comprehensive Travel Protection and Travel Medical Insurance Plan

Travel Benefits	Maximum Benefit Amount
Trip Cancellation	100% of Trip Cost up to \$100,000
Reinstate Frequent Traveler Awards	\$250
Trip Interruption	150% of Trip Cost up to \$150,000
Trip Delay (6 Hours)	\$2,000 Maximum (\$300/day)
Missed Connection (3 Hours)	\$500
Travel Accident Benefits	
Accidental Death & Dismemberment	\$10,000
Accidental Death & Dismemberment - Common Carrier	\$25,000
Optional Travel Benefits	
Trip Cancellation For Any Reason* (Not available for NY)	75% of Trip Cost if purchased within 21 days of Initial Deposit
Trip Interruption For Any Reason* (Not available for NY)	50% of Trip Cost if purchased within 21 days of Initial Deposit
Rental Car Damage* (Not available for NY)	\$50,000
Baggage Benefits	
Baggage and Personal Effects	\$2,000 Maximum (\$250/article)
Baggage Delay (8 Hours)	\$500 Maximum (\$100/day)
Medical Benefits	
Emergency Accident and Sickness Medical Expense	\$200,000
Dental Expenses	\$750
Emergency Evacuation	\$1,000,000
Hospital Companion	\$1,000
Repatriation of Remains	\$1,000,000
Optional Medical Benefits	
Emergency Accident and Sickness Medical Expense*	\$150,000
Adventure Sports and Extreme Sports*	\$10,000

*Additional cost and terms apply.

Assistance Services

Traveler Lounge Pass

Allowing you the convenience of airport lounge access if your flight is delayed by more than two (2) hours.

This service is available to Trawick International policy holders if: You have registered your flight at go.TravelerLoungePass.com at least twenty-four (24) hours before your scheduled flight departure time; and Your flight has been delayed by more than two (2) hours. If your flight was delayed by more than two (2) hours but there's no lounge available at the airport where you are, you may still use the lounge access code any time in the next six (6) months.

Runway Health: Pre-travel Medication Readiness Consultation

Your Trawick travel insurance policy includes a pre-travel medication readiness consultation from Runway Health. Runway seamlessly connects travelers with US-licensed physicians with a quick, online consultation to create personalized, physician guided prescription medicine travel kits that are shipped directly to your door before departure, if prescribed. Travel better prepared and register for your complimentary consultation at trawick.runwayhealth.com.

Plan Highlights

- Up to \$100,000 of **primary medical coverage**
- Optional **Adventure Sports** and **Extreme Sports** coverage available
- **Pre-Existing Condition coverage** if purchased within 21 days of initial deposit
- Optional **Trip Cancellation For Any Reason**, **Trip Interruption For Any Reason**, and **Rental Car Damage** coverage available
- Available to U.S. residents traveling for up to 90 days within the United States and abroad

Trip Cancellation and Trip Interruption Covered Reasons

This is a list of some covered reasons for Trip Cancellation and Trip Interruption. Please refer to the plan's Certificate for a full list.

- Sickness, Accidental Injury, or death of You, a Family Member, or Traveling Companion booked to travel with you or of a non-traveling Family Member
- You or Your Traveling Companion are terminated or laid-off
- Transfer of employment requiring Your Home to be relocated
- Required to work during the Trip
- Terrorist Incident
- Approved military leave revoked or military re-assignment
- Theft of Your or Your Traveling Companion's passports and/or visas
- Mechanical breakdown of Your Common Carrier
- Death or critical condition of Your cat or dog

Not all benefits are available for residents of all states, please see the plan's Certificates for all details.

14-Day Free Look Period

If you are not satisfied within 14 days of purchasing this plan, Trawick International will refund your premium cost if you have not departed on your trip or filed a claim.

Underwritten by:

Plan sold by Trawick International. Insurance is provided by either Technology Insurance Company or Wesco Insurance Company, an AmTrust Financial Services, Inc. company and non-insurance services by Trawick International. Limitations and exclusions apply. Plan only valid for residents of the United States.

Plan Admin:

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