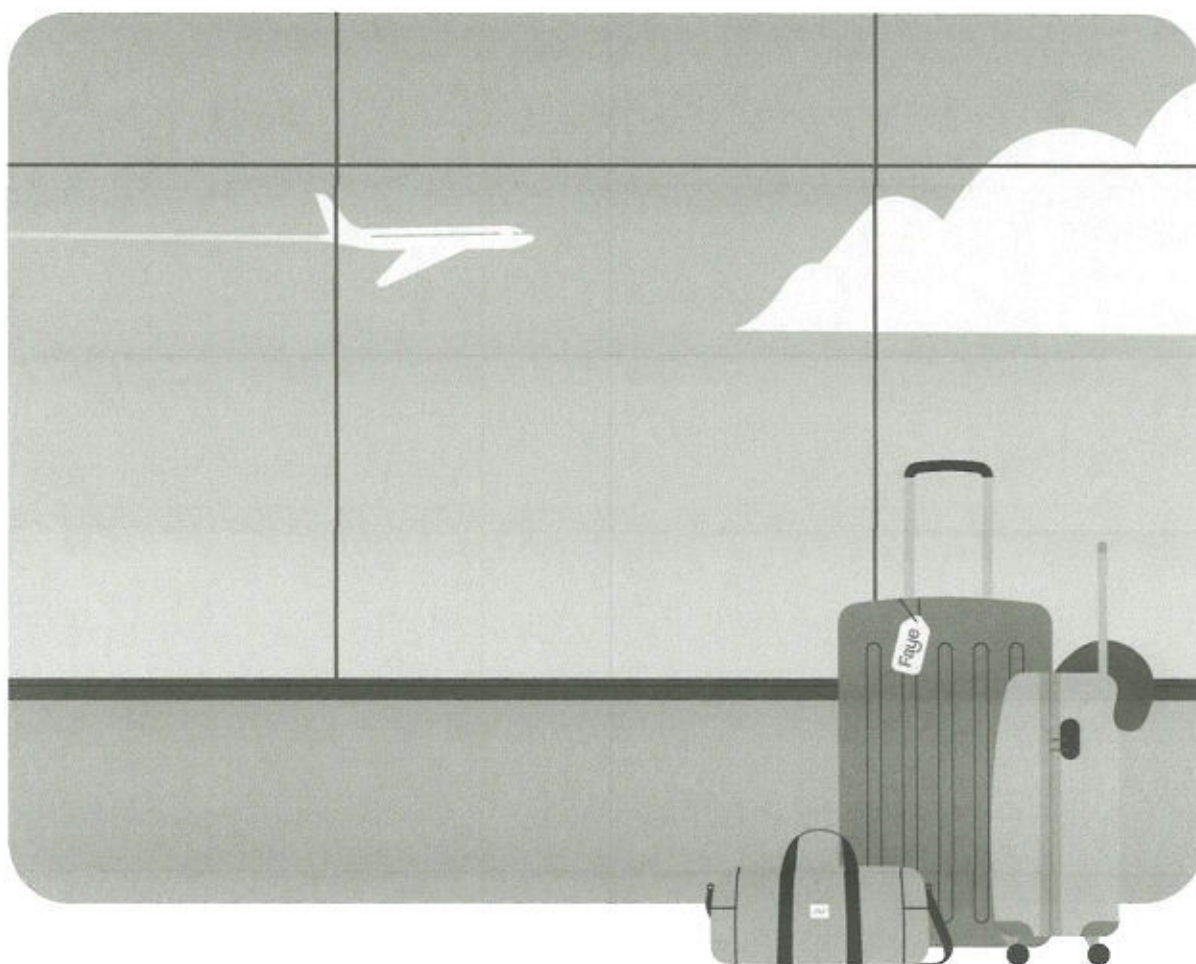


Faye

All the details

Faye travel protection international plan

Travel protection that goes the distance to provide coverage and care at every step of your journey.



www.withfaye.com

Plan Summary

Faye Travel Protection International

Base Plan

Benefit(s)	Maximum Benefit amount
Trip Delay	up to \$300 per day, to a maximum of \$2,100
Travel Inconvenience	up to a maximum of \$600
Baggage Delay	\$200
Delay at Security Check-in	\$200
Flight Delay	\$200
Flight Cancellation	\$200
Flight Diversion	\$200
Rental Property Lockout	\$200
Hotel Late Arrival	\$200
Travel Delay	
Internet Usage Fee	up to \$50
Airline Club Admission Fee	up to \$25
Baggage and Personal Effects	up to \$750
Passport, Visa or Other Travel Documents Replacement	up to \$50
Credit Card charges and interest	up to \$50
Per Article Limit	up to \$150
Combined articles limit	up to \$200
Baggage Delay	up to \$300

Optional Bundles

We only cover You for the Optional Upgrade Benefit(s) that You elect during the enrollment process, provided You paid the required additional premium and Zenner, Inc. received Your premium. These Optional Bundles are in addition to the Base Plan.

Trip Cancellation/Trip Interruption Bundle

If you purchase the Trip Cancellation/Trip Interruption Bundle within 14 days of the date Your initial Payment or Deposit for Your Trip is received, Pre-Existing Conditions will be waived, provided you meet all eligibility requirements. Please see the below Plan Document for specific details and eligibility requirement

Benefit(s)	Maximum Benefit amount
Optional Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Optional Trip Interruption	up to 150% of the non-refundable insured Trip Cost
Optional Single Supplement	Included

Trip Interruption Bundle

If you purchase the Trip Interruption Bundle within 14 days of the date Your initial Payment or Deposit for Your Trip is received, Pre-Existing Conditions will be waived, provided you meet all eligibility requirements. Please see the below Plan Document for specific details and eligibility requirements.

Benefit(s)	Maximum Benefit amount
Optional Trip Interruption	up to 150% of the non-refundable insured Trip Cost

Cancel For Any Reason Bundle

The Cancel For Any Reason Bundle is only available if the Trip Cancellation/Trip Interruption Bundle is also purchased.

Benefit(s)	Maximum Benefit amount
Optional Cancel for Any Reason	up to 75% of the non-refundable insured Trip Cost

Trip Delay Upgrade Bundle

If purchased, the Trip Delay Maximum Benefit Amount will increase to a total of \$4,500.

Benefit(s)	Maximum Benefit amount
Trip Delay	Up to \$300 per day, to a maximum of \$2,400
Optional Missed Trip Connection	up to \$200

Pet Parent Bundle

Benefit(s)	Maximum Benefit amount
Optional Pet or Service Animal Return	up to \$250
Optional Pet Kennel	up to \$250
Optional Pet or Service Animal Travel Medical Expense	up to \$2,500
Optional Quarantine Kenneling Expense	up to \$2,500

Rental Car Bundle

Benefit(s)	Maximum Benefit amount
Optional Rental Car Damage And Theft Coverage	up to \$50,000
Optional Travel Inconvenience	\$200 per each inconvenience up to a maximum of \$600
Closed Attractions	
Beach Closure	
Rainy Vacation	
Rental Vehicle Breakdown	
Credit/Debit Card Cancelled	
Vacation Rental	

Rental Property Damage Liability

Benefit(s)	Maximum Benefit amount
Optional Rental Property Damage Liability	up to \$3,000

Baggage Upgrade Bundle

If purchased, the Baggage and Personal Effects Maximum Benefit Amount will increase to a total of \$2,000.

Benefit(s)	Maximum Benefit amount
Baggage and Personal Effects	up to \$1,250
Optional Sports Equipment	Included
Optional Golf Equipment	Included
Optional Business Equipment	Included

Medical Bundles

Only one Medical Bundle can be selected per plan.

Medical Bundle 1A

Benefit(s)	Maximum Benefit amount
Optional Medical Evacuation and Repatriation of Remains Benefit	up to \$500,000
Return Transportation	Included
Transportation of Children/Child	Included
Transportation to Join You	Included
Optional Political or Security Evacuation and Optional Natural Disaster Evacuation	up to \$100,000
Optional Accident & Sickness Medical Expense	up to \$50,000
Dental Expense Sublimit	up to \$750

Medical Bundle 1B

Benefit(s)	Maximum Benefit amount
Optional Medical Evacuation and Repatriation of Remains Benefit	up to \$500,000
Return Transportation	Included
Transportation of Children/Child	Included
Transportation to Join You	Included
Optional Political or Security Evacuation and Optional Natural Disaster Evacuation	up to \$100,000
Optional Accident & Sickness Medical Expense	up to \$250,000
Dental Expense Sublimit	up to \$750

Medical Bundle 1C

Medical Bundle 1C includes coverage for Adventure or Extreme Activities.

Benefit(s)	Maximum Benefit amount
Optional Medical Evacuation and Repatriation of Remains Benefit	up to \$500,000
Return Transportation	Included
Transportation of Children/Child	Included
Transportation to Join You	Included
Optional Political or Security Evacuation and Optional Natural Disaster Evacuation	up to \$100,000
Optional Accident & Sickness Medical Expense	up to \$50,000
Dental Expense Sublimit	up to \$750

Medical Bundle 1D

Medical Bundle 1D includes coverage for Adventure or Extreme Activities.

Benefit(s)	Maximum Benefit amount
Optional Medical Evacuation and Repatriation of Remains Benefit	up to \$500,000
Return Transportation	Included
Transportation of Children/Child	Included
Transportation to Join You	Included
Optional Political or Security Evacuation and Optional Natural Disaster Evacuation	up to \$100,000
Optional Accident & Sickness Medical Expense	up to \$250,000
Dental Expense Sublimit	up to \$750

INDIVIDUAL TRAVEL INSURANCE POLICY
Faye Travel Protection International

United States Fire Insurance Company, herein referred to as the "Company" or as "We", "Us" and "Our", agrees to pay the benefits provided by this policy per its provisions. This policy provides travel protection insurance benefits. Defined terms are capitalized and their meanings are listed in the General Definitions section.

PLEASE READ THIS DOCUMENT CAREFULLY FOR FULL DETAILS

This document is a legal contract issued in consideration of Your enrollment and payment of the premium due collected by Us or Our authorized representative.

14 Day Free Look Period

If You are not satisfied for any reason, You may cancel this policy within 14 days of the Effective Date of Your coverage by providing Us or Our authorized representative the cancellation notice. We will refund Your premium provided there has been no incurred loss; You have not departed on Your Trip or filed a claim under this policy. When so returned, all coverages under this policy are invalid from the beginning.

INCORPORATION PROVISION: The provisions of this policy and all amendments to this policy, after its effective date, are made part of this policy.

Signed for United States Fire Insurance Company By:



Marc J. Adee
Chairman and CEO



Michael P. McTigue
Secretary