

Travel Insurance Plan – Standard Shield

Terms & Conditions Document

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1. Introduction

This document outlines the Terms & Conditions applicable to the GTI-02 Travel Insurance Plan, herein referred to as "Standard Shield." Provided in partnership with global insurance carriers, this policy is intended to protect travelers from unforeseen disruptions, emergencies, and liabilities incurred during trips. The following sections define the terms of coverage, eligibility, claims procedures, and other legal information relevant to policyholders.

Scope and Purpose: This document establishes the legal agreement between the insured individual (hereafter referred to as "You" or "Policyholder") and the Insurance Provider (hereafter referred to as "We", "Our", or "Us").

Definitions of Terms are included in Section 8.

2. Eligibility and Enrollment

2.1 Who is Eligible: Travelers aged 18 to 75 years with a valid Airbnb reservation are eligible. Travelers under 18 must be accompanied by a legal guardian.

2.2 Trip Cost Range: The Standard Shield plan applies to reservations costing between \$500 and \$1499 (USD).

2.3 Valid Locations: The policy is valid for both domestic and international travel, except in countries under trade or travel sanctions by the United Nations or the United States Government.

2.4 Trip Types: Applies to both leisure and business travel, provided the trip duration does not exceed 90 days.

2.5 Enrollment Criteria: Policy enrollment must occur before the check-in date. Coverage becomes effective upon successful payment.

3. General Conditions

3.1 Policy Validity: Coverage begins at the start of the insured trip and ends upon completion or cancellation of the trip, whichever occurs first.

3.2 Territorial Limits: Coverage is worldwide, with exclusions outlined in Section 5.

3.3 Policy Issuance and Cancellation: A digital Certificate of Insurance (COI) will be issued upon enrollment. Cancellation policies are detailed in Section 7.

3.4 Grace Period: Not applicable as this is a single-trip short-term policy.

4. Covered Benefits

4.1 Trip Cancellation

- **Coverage Limit:** Up to \$1,500
- **Trigger Events:** Illness, injury, death in family, jury duty, natural disaster at destination, and denied visa.
- **Exclusions:** Pre-existing conditions unless specified, cancellation due to negligence or non-compelling reasons.

4.2 Trip Interruption

- **Coverage Limit:** Up to \$1,500
- **Trigger Events:** Mid-trip emergencies including medical crises, political unrest, or family emergencies.
- **Reimbursement:** Non-refundable prepaid expenses and one-way return travel.

4.3 Medical Emergency

- **Coverage Limit:** Up to \$25,000
- **Inclusions:** Doctor fees, hospitalization, emergency surgery, ambulance charges.

- **Exclusions:** Elective procedures, chronic illnesses, and mental health.

4.4 Baggage Loss/Delay

- **Coverage Limit:** Up to \$500
- **Delay Clause:** Reimbursement for essential items if baggage delayed by more than 12 hours.
- **Loss Clause:** Compensation for permanently lost checked luggage.
- **Exclusions:** Valuables like jewelry, cash, and electronics.

4.5 Flight Delay / Cancellation

- **Compensation:** Reasonable meals, lodging, and alternative transport.
- **Delay Threshold:** Reimbursement applicable for delays over 6 hours.
- **Proof Required:** Airline-issued delay or cancellation notice.

4.6 Accidental Death and Dismemberment (AD&D)

- **Coverage:** Up to \$10,000
- **Table of Benefits:**
 - Loss of Life: \$10,000
 - Loss of One Limb: \$5,000
 - Loss of Sight in One Eye: \$5,000
- **Exclusions:** Alcohol-related incidents, self-harm, and illegal acts.

4.7 Personal Liability and Legal Coverage

- **Coverage Limit:** \$15,000
- **Inclusions:** Bodily injury or property damage to third parties.
- **Exclusions:** Liability from criminal acts, motor vehicle use.

4.8 Emergency Assistance Procedures

- 24/7 multilingual helpline available.
- **Services:** Medical coordination, emergency cash transfer, and legal aid.
- **Emergency evacuation:** Up to \$10,000 covered.

4.9 COVID-19 Coverage

- **Covered:**
 - Cancellation due to COVID-19 diagnosis before trip.
 - Medical treatment for COVID-19 during travel.
 - Mandatory quarantine expenses.
- **Exclusions:** Voluntary travel to high-risk COVID-19 zones.

5. Exclusions and Limitations

- Acts of war, terrorism, and nuclear events.
- Pre-existing medical conditions unless specified in the COI.
- Travel against medical advice.
- Activities such as scuba diving, skydiving unless declared.
- Loss due to negligence (e.g., leaving items unattended).
- Government-issued travel bans.

6. Claims Process

Step-by-Step:

1. Notify within 48 hours of the incident.
2. Submit claim form via email or portal.
3. Provide supporting documents: police report, medical receipts, flight delays.
4. Receive acknowledgment within 3 business days.
5. Reimbursement within 21 days of complete documentation.

Contact Channels:

- Email: claims@gti-standardshield.com
- Portal: www.standardshieldclaims.com
- Phone: +1-800-555-0199 (24/7)

7. Cancellation & Refund Policy

- Cancellation allowed up to 24 hours before trip start date.
- **Full Refund:** If policy canceled within 48 hours of purchase and no claims filed.
- **Partial Refund:** Pro-rated amount for early cancellations.
- **No Refund:** After trip commencement or if a claim has been initiated.

8. Definitions

- **Trip Cancellation:** Non-recoverable costs lost due to inability to commence travel.
- **Trip Interruption:** Abandonment of trip after departure.
- **Medical Emergency:** Unexpected illness or injury requiring immediate attention.
- **Baggage Delay:** Checked baggage not delivered within 12 hours of arrival.
- **Covered Event:** An incident listed as eligible for benefit.

9. Legal Notices & Contact

Governing Law: This policy shall be governed under the laws of the State of California, USA.

Arbitration Clause: All disputes shall be resolved under binding arbitration per the American Arbitration Association.

Contact Information:

- General Inquiries: support@gti-standardshield.com
- Claims Support: claims@gti-standardshield.com
- Address: 1234 Global Coverage Blvd, Suite 101, San Francisco, CA 94107, USA