

Travel Insurance Plan - Basic Guard

Terms & Conditions Document

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1. Introduction

1.1 Overview

This document outlines the terms, conditions, and benefits of the GTI-01 Travel Insurance Plan, hereinafter referred to as "Basic Guard." This plan is underwritten and administered by Global Travel Insure Ltd., a licensed and regulated insurance provider offering specialized travel coverage to customers worldwide.

1.2 Purpose

The Basic Guard plan is designed to provide limited but essential protection to travelers in the event of trip cancellations, interruptions, or medical emergencies during their journey.

1.3 Definitions

Definitions of key insurance terms are provided in Section 14. These definitions apply throughout this document.

2. Eligibility and Enrollment

2.1 Who is Eligible

Any individual aged 18 years or older, who has booked a trip with a reservation cost between \$0 and \$499 USD through a verified travel platform (e.g., Airbnb), is eligible for enrollment in the Basic Guard plan.

2.2 Valid Countries

This plan is valid for residents of the United States, Canada, European Union, Australia, and select Asia-Pacific countries. Travelers must reside legally in one of the covered countries.

2.3 Trip Types Covered

Both domestic and international trips are eligible. Trips must be leisure or business-related and not intended for permanent relocation.

2.4 Enrollment Process

Enrollment must be completed during or within 24 hours of booking a reservation. The policy becomes active once payment is processed.

2.5 Exclusions from Enrollment

Travelers currently undergoing medical treatment, those traveling to high-risk countries (as per government travel advisories), or individuals with a history of fraudulent claims may be excluded.

3. General Conditions

3.1 Policy Validity

Coverage begins at 00:00 (local time) on the day of trip commencement and ends at 23:59 on the scheduled return date.

3.2 Territorial Limits

Coverage applies worldwide, except for sanctioned countries or conflict zones listed by the United Nations.

3.3 Policy Issuance and Cancellation Terms

Policies are issued electronically and can be cancelled as per the rules in Section 13. Changes to personal details post-issuance must be requested in writing.

3.4 Grace Period

There is no grace period for Basic Guard. Coverage applies strictly to the reservation period as listed in the travel booking.

4. Covered Benefits

4.1 Trip Cancellation

- Up to \$500 reimbursement for prepaid and non-refundable trip costs.
- Covered reasons: illness, injury, death of traveler or immediate family, severe weather, natural disasters.
- Exclusions: change of mind, pre-existing conditions unless stabilized for 90 days.

4.2 Trip Interruption

- Up to \$500 to reimburse additional transportation or accommodation costs.
- Applies if trip is interrupted due to covered emergencies post-departure.
- Must provide documented proof (e.g., physician note, death certificate).

4.3 Medical Emergency

- Up to \$10,000 for emergency medical expenses.
- Includes hospitalization, ambulance, urgent dental care.
- Travelers must notify emergency assistance within 24 hours.
- Pre-existing conditions excluded unless disclosed and accepted.

5. Exclusions and Limitations

- War, invasion, civil unrest
- Nuclear or chemical contamination
- Suicide, attempted suicide, or intentional self-injury
- Participation in extreme sports unless explicitly covered
- Travel against medical advice
- Non-disclosure of material facts

6. Claims Process

6.1 Filing a Claim

1. Notify us within 7 days of the incident.
2. Submit claim online at [mocked URL] or via email.

6.2 Required Documentation

- Booking confirmation and insurance certificate
- Government-issued ID
- Medical reports (if applicable)
- Receipts, invoices, or proof of loss

6.3 Reimbursement Timeline

Claims will be processed within 14 business days upon receipt of all required documents.

6.4 Contact

Email: claims@gti-support.com

Phone: +1-202-555-0193

7. Emergency Procedures

- **Medical Assistance:** Call local emergency services, then contact GTI Emergency Assistance.
 - **Evacuation & Repatriation:** Covered up to \$5,000 if pre-approved.
 - **Lost Passport:** Legal guidance and embassy assistance offered.
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8. Personal Liability & Legal Coverage

8.1 Coverage

Up to \$1,000 for legal expenses or third-party property damage due to negligence during travel.

8.2 Exclusions

No coverage for criminal acts, fines, or intentional harm.

8.3 Process

Claims must include a police report or third-party complaint.

9. Accidental Death and Dismemberment (AD&D)

- **Accidental Death:** \$5,000 payout
- **Dismemberment:**
 - One limb: \$2,500
 - Two limbs: \$5,000

9.1 Requirements

Medical certification and legal death certificate required for claim approval.

10. Baggage Delay / Loss

- **Delay Compensation:** \$50 per 8-hour delay, max \$150
 - **Loss Compensation:** Up to \$250 for essential items
 - Excludes electronics, jewelry, and cash
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11. Flight Delay / Cancellation

- Reimburses up to \$100 for 6+ hour delay
 - Acceptable proof includes airline statement or SMS/email notification
 - Coordination with airline required before claiming
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12. COVID-19 Coverage

- Coverage for trip cancellation or interruption due to positive COVID-19 test
 - Medical expenses included under Section 4.3
 - Quarantine coverage: up to \$300 for unexpected hotel stays
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13. Cancellation & Refund Policy

- **Full Refund:** Within 24 hours of purchase, if coverage hasn't begun
 - **Partial Refund:** 50% refund if cancelled before departure date
 - **No Refund:** Post-departure or after claim filing
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14. Definitions

Trip: The period between departure and return as booked.

Pre-existing Condition: A medical condition that existed prior to purchase.

Emergency: A situation requiring immediate medical or legal attention.

Covered Reason: Specific scenario outlined in Sections 4 or 12.

Policyholder: The individual named on the insurance certificate.

15. Legal Notices & Contact

15.1 Governing Law

This policy shall be governed under the laws of the State of Delaware, USA.

15.2 Arbitration Clause

Any disputes not resolved amicably will be settled under binding arbitration in accordance with the AAA rules.

15.3 Contact Information

Global Travel Insure Ltd.

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