

## Schedule of Coverages

### Advantage Bridge Travel Protection Plan Benefits

#### MAXIMUM BENEFIT

Trip Cancellation	Trip Cost*
Trip Interruption	150% Of Trip Cost*
Travel Delay (8 Hours or More)	\$200 Per Day \$1,000 Maximum
Missed Connection	\$1,500
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$100,000
Emergency Medical Evacuation & Repatriation of Remains	\$500,000
Non-Medical Emergency Evacuation	\$25,000
One Call 24-Hour Assistance Service	Included
Baggage and Personal Effects	\$2,000
Baggage Delay (12 Hours or More)	\$200 Per Day \$400 Maximum
Accidental Death and Dismemberment	
24-Hour Other Than Air Flight	\$25,000
Air Flight	\$100,000

### Advantage Bridge Optional Plan Benefits

#### MAXIMUM BENEFIT (If Purchased)

Cancel For Any Reason Benefit	Up to 100% of Non-Refundable Trip Cost*
We will reimburse You for the percentage of Your prepaid, forfeited, non-refundable prepaid expenses for Travel Arrangements as shown in the following Cancellation Penalty Schedule.	
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

## Advantage Bridge PREMIUM RATE TABLE

FOR TRIPS 30 DAYS OR LESS (31-120 days add \$5.00 per day)

TRIP COST PER PERSON	UP TO AGE 30		AGE 31 TO 55		AGE 56 TO 65		AGE 66 TO 75		AGE 76 TO 80		AGE 81 & OVER	
	Base Premium	With Cancel For Any Reason	Base Premium	With Cancel For Any Reason	Base Premium	With Cancel For Any Reason	Base Premium	With Cancel For Any Reason	Base Premium	With Cancel For Any Reason	Base Premium	With Cancel For Any Reason
No Trip Cost Rates	\$24	N/A	\$30	N/A	\$36	N/A	\$42	N/A	\$64	N/A	\$80	N/A
\$1 to \$500	\$28	\$40	\$38	\$55	\$48	\$70	\$56	\$82	\$74	\$107	\$100	\$145
\$501 to \$1,000	\$41	\$60	\$50	\$73	\$62	\$90	\$102	\$148	\$119	\$173	\$145	\$210
\$1,001 to \$1,500	\$58	\$83	\$76	\$109	\$99	\$143	\$148	\$215	\$179	\$260	\$218	\$316
\$1,501 to \$2,000	\$78	\$113	\$92	\$132	\$133	\$193	\$206	\$298	\$244	\$353	\$292	\$423
\$2,001 to \$2,500	\$101	\$146	\$116	\$166	\$170	\$247	\$252	\$365	\$306	\$444	\$365	\$529
\$2,501 to \$3,000	\$115	\$167	\$146	\$210	\$208	\$301	\$309	\$449	\$368	\$534	\$455	\$660
\$3,001 to \$3,500	\$143	\$207	\$168	\$242	\$245	\$356	\$346	\$502	\$429	\$623	\$530	\$769
\$3,501 to \$4,000	\$161	\$233	\$190	\$274	\$283	\$411	\$391	\$567	\$491	\$712	\$610	\$885
\$4,001 to \$4,500	\$184	\$267	\$215	\$310	\$319	\$462	\$436	\$632	\$552	\$801	\$688	\$998
\$4,501 to \$5,000	\$201	\$292	\$240	\$345	\$354	\$513	\$492	\$713	\$614	\$890	\$768	\$1,114
\$5,001 to \$5,500	\$225	\$327	\$264	\$381	\$389	\$565	\$536	\$778	\$675	\$979	\$848	\$1,230
\$5,501 to \$6,000	\$248	\$360	\$282	\$406	\$439	\$637	\$592	\$859	\$737	\$1,069	\$928	\$1,346
\$6,001 to \$7,000	\$285	\$414	\$329	\$473	\$514	\$745	\$675	\$979	\$860	\$1,247	\$1,048	\$1,520
\$7,001 to \$8,000	\$332	\$481	\$376	\$542	\$586	\$849	\$772	\$1,120	\$983	\$1,425	\$1,199	\$1,739
\$8,001 to \$9,000	\$373	\$541	\$421	\$606	\$658	\$954	\$863	\$1,251	\$1,106	\$1,604	\$1,399	\$2,029
\$9,001 to \$10,000	\$414	\$600	\$468	\$674	\$734	\$1,065	\$967	\$1,402	\$1,229	\$1,782	\$1,499	\$2,174
\$10,001 to \$11,000	\$460	\$667	\$690	\$994	\$949	\$1,376	\$1,175	\$1,703	\$1,359	\$1,970	\$1,799	\$2,609
\$11,001 to \$12,000	\$506	\$734	\$750	\$1,080	\$1,036	\$1,502	\$1,290	\$1,871	\$1,482	\$2,149	\$2,099	\$3,044
\$12,001 to \$13,000	\$552	\$800	\$810	\$1,166	\$1,120	\$1,624	\$1,391	\$2,017	\$1,709	\$2,478	\$2,299	\$3,334
\$13,001 to \$14,000	\$598	\$867	\$870	\$1,253	\$1,204	\$1,746	\$1,499	\$2,173	\$1,832	\$2,657	\$2,449	\$3,551
\$14,001 to \$15,000	\$644	\$934	\$930	\$1,339	\$1,288	\$1,868	\$1,614	\$2,340	\$1,956	\$2,836	\$2,599	\$3,769

The No Trip Cost band excludes Trip Cancellation and Interruption. For Trips \$15,000 - \$100,000, CALL 800-423-3632

**ENROLL ONLINE at [www.mhross.com](http://www.mhross.com) - It's Easy!**  
**(Be sure to enter the agency code from the back cover of this brochure)**

\* 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 You purchased; and 150% of the amount purchased for Trip Interruption and 2) there will be no coverage available under the optional Cancel For Any Reason Benefit, if purchased.