

REDPOINT

TRAVEL PROTECTION

**REDPOINT PROGRAMS ARE
TAILORED FOR EVERY TYPE OF TRAVEL**



**INSURANCE
SERVICES OF
AMERICA**

**National Marketing Insurance
Services of America**

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THE RIGHT TRAVEL PROTECTION PROGRAM FOR YOUR TRIP

Redpoint's suite of products ensures the right plan is available for all your travel plans, no matter where they take you.

PLAN COMPARISON			
REDPOINT PLAN	RIPCORD	CAVALRY	HARBOR
PLAN DESCRIPTION	Adventure Travel	Cultural / Luxury Travel to Foreign Destinations	Domestic Travel on Budget
TRIP TYPE	Travel to remote locations or developing countries WITHOUT immediate access to quality emergency medical services (ambulance)	Travel to developed locations WITH immediate access to quality emergency medical services (ambulance)	Best for domestic or budget travel. Medical evacuation to local suitable hospital as determined by the attending physician
ACTIVITY TYPE	Adventure seekers, climbers, skiers, sports enthusiasts, hunters, expeditions, safaris, remote travel, international travelers, humanitarian efforts, and more	Major international tourist attractions, bicycle touring, day hiking, cultural experiences, urban travel, leisure travel, luxury trips, and more	Domestic travel and leisure activities
FOR THESE TRAVELERS	Travelers who want evacuation and rescue from the point of emergency home combined with premier travel insurance coverage*	Travelers who want evacuation home if they're hospitalized combined with premier travel insurance coverage*	Budget-conscious travelers. Content with medical evacuation to the nearest appropriate facility only if medically necessary
INCLUDE RESCUE FROM POINT OF INJURY OR ILLNESS?			
INCLUDE OPTIONAL SECURITY EXTRACTION?			
INCLUDES 24/7 ACCESS TO PARAMEDICS, NURSES, AND MILITARY VETERANS?			

* Benefits described are related to travel insurance underwritten by State National Insurance Company Inc.

Contact us for more information or to purchase today

REDPOINTTRAVELPROTECTION.COM

Optional Travel Insurance Coverage:

This summary is only a brief description of the coverage(s) available under policy series PC_AHR_RCH (01/2021). This summary does not replace or change any part of your policy. The policy will contain reductions, limitations, exclusions, and termination provisions. Please read the policy carefully to fully understand the coverages, terms, conditions, limits and exclusions. If there is a conflict between this summary and the policy, the policy will control. This policy provides insurance coverage that only applies during a covered trip. You may have coverage from other sources that provides you with similar benefits. You may wish to compare the terms of this policy with your existing life, health and homeowners' policies. Please contact +1 415 481 0600 if you have any questions. Insurance underwritten by State National Insurance Company Inc., a Texas domiciled corporation (NAIC Company Code: 12831; TX license number 6026) with its principal place of business at 1900 L Don Dodson Drive, Bedford, TX 76021. Not all plans or coverages are available in every state. It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Travel Assistance Coverage:

Redpoint Resolutions LLC provides evacuation, travel assistance and non-insurance services. Evacuation, travel assistance and non-insurance services are not insurance and are provided through a membership program. An evacuation, travel assistance and non-insurance service program may be purchased individually without travel insurance. By selecting the "Evacuation only, no travel insurance" coverage option, you will be purchasing a Redpoint Resolutions evacuation, travel assistance and non-insurance service program membership.

UnivOps Insurance Services LLC is the licensed insurance agent.

RIPCORD PROGRAM DETAILS



Ripcord provides the best travel protection program and experience for adventurers traveling to remote destinations by combining elite rescue and evacuation services with tailored travel insurance benefits.

KEY BENEFITS INCLUDE:

- Integrated one-stop program combining elite services with travel insurance* tailored to adventurers
- Medical evacuation to home hospital of choice when hospitalized
- Rescue and search services
- Robust trip cancellation/interruption benefits tailored to adventures including coverage for lost critical sporting goods, with no altitude restrictions, and adventure sports
- Primary medical expense coverage
- 24/7 travel services with access to elite customer service, paramedics, nurses, former military veterans and travel specialists
- Available **Cancel for Any Reason Upgrade** (CFAR increases cost by 50% and will return up to 75% of trip cost)

* Insurance benefits described are optional and related to travel insurance underwritten by State National Insurance Company Inc.

“We called Redpoint and in a matter of hours we were out of the bush and I was sitting in the hospital in Anchorage getting every test done imaginable. Thank God for Ripcord.” - Mark Peterson

CAVALRY PROGRAM DETAILS



Cavalry provides the best travel protection program and experience for luxury and cultural travelers.

KEY BENEFITS INCLUDE:

- Integrated one-stop program combining elite services with travel insurance* tailored to high-service luxury and cultural travelers
- Medical evacuation to home hospital of choice when hospitalized
- Robust trip cancellation/interruption benefits tailored to high-end travelers including coverage for high-dollar trip costs
- Primary medical expense coverage
- 24/7 travel services with access to elite customer service, paramedics, nurses, former military veterans and travel specialists
- Available **Cancel for Any Reason Upgrade** (CFAR increases cost by 50% and will return up to 75% of trip cost)

* Insurance benefits described are optional and related to travel insurance underwritten by State National Insurance Company Inc.

“I couldn’t believe it. The last time I filed a claim the insurance company asked me to file three times and in the end, all I got was a higher premium. I’ve been recommending your company to all my traveling friends.” - Charles M

HARBOR PROGRAM DETAILS



Harbor provides a lower service and cost alternative for budget-conscious travelers.

KEY BENEFITS INCLUDE:

- Lower price compared to Ripcord and Cavalry
- Medical evacuation from hospital to a nearest appropriate medical facility only when medically necessary
- Robust trip cancellation/interruption benefits tailored to high-end travelers
- Primary medical expense coverage
- 24/7 travel services with access to elite customer service, paramedics, nurses, former military veterans and travel specialists
- Available **Cancel for Any Reason Upgrade** (CFAR increases cost by 50% and will return up to 75% of trip cost)

*“Were it not for you guys, that bag would never have arrived.
It would be sitting at the airport in Iceland.” - Joe V.*

COVERAGE LIMITS BY PLAN*

REDPOINT PLAN

RIPCORD

CAVALRY

HARBOR

TRAVEL ASSISTANCE AND OTHER SERVICES ¹

BENEFITS (Evacuation and Assistance)	Maximum Benefit per Person		
Medical Evacuation Type	From point of injury or illness to home hospital of choice	From hospital to home hospital of choice	Regional transport from hospital to nearest appropriate hospital
Medical Evacuation Trigger	Hospitalization, requires hospitalization and emergent medical condition	Hospitalization	Medical necessity as determined by hospital attending physician
Travel Assistance	Included	Included	Included
Medical Evacuation Limit	\$1,000,000	\$1,000,000	\$500,000
Rescue Service Limit	\$1,000,000	N/A	N/A
Search Limit	\$25,000	N/A	N/A
Mortal Remains Transport Limit	\$15,000	\$15,000	\$15,000
Security Evacuation Limit (if Security Paid For)	\$125,000	\$125,000	N/A

TRAVEL INSURANCE ²

BENEFITS (Travel Insurance)	Maximum Benefit per Insured		
Trip Cancellation	Trip Cost	Trip Cost	Trip Cost
Trip Interruption	150% of the Trip Cost limit; when trip cost* is \$0, \$1,000 return air only	150% of the Trip Cost limit; when trip cost* is \$0, \$1,000 return air only	150% of the Trip Cost limit; when trip cost* is \$0, \$1,000 return air only
Trip Cancellation For Any Reason (CFAR)	Up to 75% of Trip Cost – Optional for additional cost	Up to 75% of Trip Cost – Optional for additional cost	Up to 75% of Trip Cost – Optional for additional cost
Single Occupancy Supplement	100% of Trip Cost*	100% of Trip Cost*	100% of Trip Cost*
Itinerary Change	\$250	\$250	\$250
Missed Connection	\$1,000	\$1,000	\$1,000
Trip Delay	3 hrs min delay, \$200 per day, \$1,000 max	3 hrs min delay, \$200 per day, \$1,000 max	3 hours min delay, \$200 per day, \$1,000 max
Baggage Delay	12 hrs min delay, \$600 max	12 hrs min delay, \$600 max	12 hours min delay, \$600 max
Baggage Delivery	\$100	\$100	\$100
Baggage & Personal Effects	\$2,500	\$2,500	\$2,500
Per Item	\$300	\$300	\$300
Certain Valuables Aggregate	\$1,000	\$1,000	\$1,000
Sports Equipment	\$5,000	\$5,000	\$5,000
Deductible	No Deductible	No Deductible	No Deductible
Accidental Death & Dismemberment	Principal Sum: \$25,000	Principal Sum: \$25,000	Principal Sum: \$25,000
Emergency Accident and Emergency Sickness Medical Expense	\$100,000	\$100,000	\$100,000

PRODUCT BENEFITS

- **Single Point of Contact:** Fully integrated travel protection programs with single point of contact for customer service, travel assistance, medical assistance, evacuation, and claims.²
- **Elite Medical Evacuation:** Ripcord and Cavalry's medical evacuation transports the traveler to their home hospital of choice when they're hospitalized, empowering the traveler to make critical medical decisions.
- **Robust trip cancellation/interruption to cover the entire trip cost:** 21 covered reasons for trip cancellation/interruption. Can insure high-cost trips.
- **Purchase the optional Cancel for Any Reason ("CFAR"):** Travelers can purchase Redpoint's Travel Protection programs with optional CFAR. (CFAR adds 50% to premium and returns 75% of trip cost).

* **THIS IS ONLY A SUMMARY OF OUR PROGRAM OPTIONS. SOME RESTRICTIONS MAY APPLY.** Please read the policy carefully to fully understand the coverages, terms, conditions, limits and exclusions. Not all plans or coverages are available in every state. This summary does not replace or change any part of your policy. If there is a conflict between this summary and the policy, the policy will control. Please contact us if you have any questions.

¹ Redpoint Travel Protection provides evacuation, travel assistance and non- insurance services.

² Benefits described are related to optional travel insurance underwritten by State National Insurance Company, Inc.