

To Get a Quote or Enroll in
TripProtectorSM

TripProtectorSM

Peace of mind when planning
your vacation

by Phone or Online

HTH Worldwide

Mail ASA, Inc. - International Insurance Consultants
4425 E. Agave Rd. Suite 101
Phoenix, AZ 85044

Visit www.asaincor.com
E-Mail insurance@asaincor.com

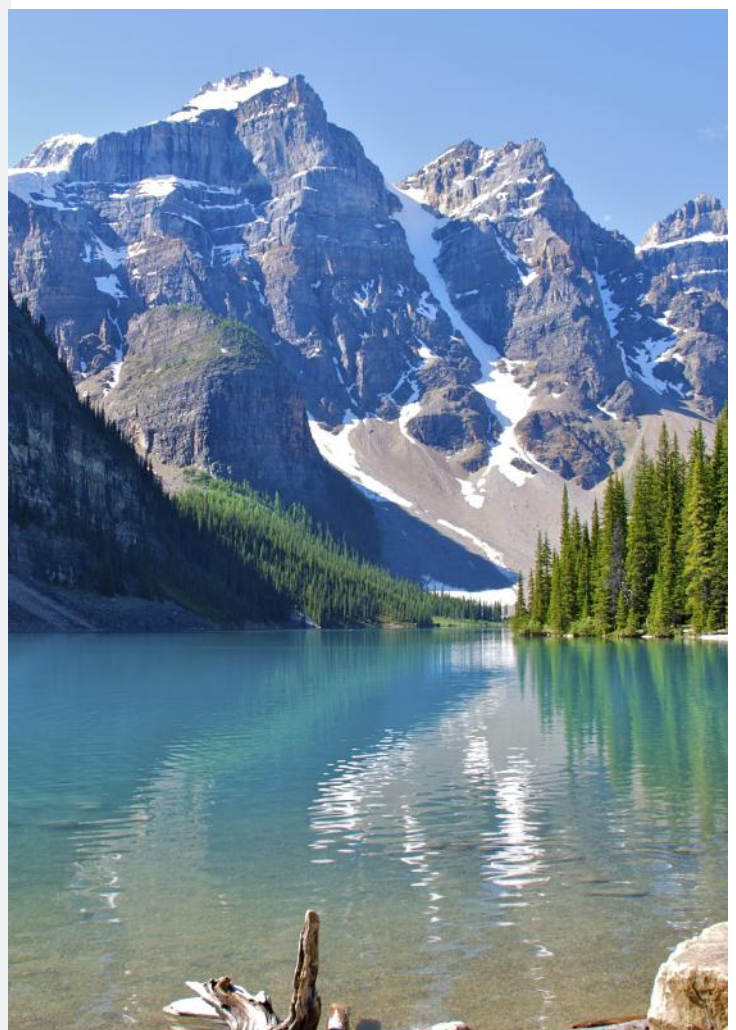
Call 1-888-ASA-8288
Fax 480-753-1330



Nationwide[®]

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NW-TP-15/7972



*Helping world travelers
stay safe and healthy*

HTH Worldwide

Global Health and Safety

At **HTH Worldwide** we work hard to deliver innovative, world-class service, including state-of-the-art mobile and web-based medical assistance tools and databases. From our careful selection process for doctors and hospitals, to our concierge-level medical assistance, HTH programs meet the highest expectations for quality and service.



Medical and Trip Protection

Travel plans can change for any reason. Savvy travelers insure their trip and their health with a policy from **HTH Worldwide**.

What is TripProtectorSM?

A comprehensive plan that offers travel protection PLUS travel medical insurance. TripProtectorSM includes medical protection, trip cancellation, trip interruption, baggage protection and more. It boasts a complete set of services to help you identify, access and pay for healthcare services in 190 countries.

Why Buy TripProtectorSM?

Your vacation may be at risk due to illness, injury, terrorism, financial default by your tour or cruise operator, dangerous weather conditions and more. TripProtectorSM covers certain non-refundable expenses should covered circumstances force you to cancel or interrupt your vacation.

During your trip you may need to see a doctor, have a prescription filled, receive care at a hospital, or deal with an unexpected medical emergency. TripProtectorSM also provides sickness, accident and medical evacuation benefits.

Benefits

	TripProtector Economy	TripProtector Classic	TripProtector Preferred SM
Travel Protection Benefits			
Underwritten by Nationwide Mutual Insurance Company			
	Benefits Limits	Benefits Limits	Benefits Limits
Age Restriction	Up to Age 70	No	No
Pre-Existing Condition Waiver (60 day look back prior to Effective Date)	Not available	Yes, if purchased within 14 days of initial deposit	Yes, if purchased within 21 days of initial deposit
Baggage Delay	More than 24 hrs., \$100	More than 12 hrs., \$200	More than 12 hrs., \$400
Baggage/Personal Effects	\$250 per item, max \$750	\$250 per item, max \$1,000	\$500 per item, max \$2,000
Missed Connection	\$250	\$500	\$1,000
Trip Delay	More than 8hrs., \$100 per day, \$500 max	More than 6hrs., \$200 per day, \$1,000 max	More than 6hrs., \$250 per day, \$1,500 max
Trip Cancellation	\$5,000	\$25,000	\$50,000
Trip Interruption	125% of trip cost	150% of trip cost	200% of trip cost
Cancel For Any Reason ¹ (Optional)	Not available	Not available	75% reimbursement
Collision Damage ²	Not available	Not available	\$35,000
Travel Medical Benefits			
Underwritten by Nationwide Mutual Insurance Company			
	Benefits Limits	Benefits Limits	Benefits Limits
Maximum Benefit for Accident per Person	\$75,000	\$250,000	\$500,000
Maximum Benefit for Sickness per Person	\$75,000	\$250,000	\$500,000
Surgery, Anesthesia, Radiation Therapy, X-Ray and Lab Office Visits	100%	100%	100%
Doctor Inpatient & Outpatient Office Visits	100%	100%	100%
Outpatient Prescription Drugs Outside U.S.	100%	100%	100%
Accidental Death and Dismemberment	Not available	\$25,000	\$50,000
Accidental Death and Dismemberment - Common Carrier	\$25,000	\$50,000	\$100,000
Global Health and Assistance Services	Included	Included	Included
24 Hour Hotline and Concierge Services	Included	Included	Included

¹ This benefit not available in the following states: NH, NY, WA

² This benefit not available in the following states: NY, OR, TX

	TripProtector Economy	TripProtector Classic	TripProtector Preferred SM
Other Benefits			
Services are provided by HTH Assistance Company			
	Benefits Limits	Benefits Limits	Benefits Limits
Repatriation of Remains	\$15,000	\$25,000	\$25,000
Medical Evacuation	\$500,000	\$1,000,000	\$1,000,000
Bedside Visit	\$1,500	\$1,500	\$1,500