



Optional Travel Protection Plan Information

Coverage Details for F455F & F465F

Benefit (see notes on next page)	Maximum Benefit Amount – F455F Plan	Maximum Benefit Amount – F465F Plan
Trip Cancellation	Trip Cost*	Trip Cost*
Cancel For Any Reason** (Only included in F465F Plan)	Not included in this plan	75% of Non-Refundable Trip Cost
Trip Interruption	Trip Cost*	Trip Cost*
Missed Connection	\$500	\$500
Travel Delay	\$200/day Maximum \$2,000	\$200/day Maximum \$2,000
Medical Expenses / Emergency Evacuation		
Accident & Sickness Medical Expense	\$25,000	\$25,000
Emergency Evacuation & Repatriation	\$25,000	\$25,000
Baggage and Personal Effects	\$1,000	\$1,000
Baggage Delay	\$100	\$100

*Up to a maximum of \$10,000

**Plan F465F is not available to residents of the State of New York.

The plan cost includes the plan premium and a fee for non-insurance assistance services. Please see [important disclosures](#).

Trip Price Per Passenger	F455F Cost Per Passenger	F465F Cost Per Passenger
\$0 - \$500	\$7.00	\$10.00
\$501 - \$750	\$16.00	\$25.00
\$751 - \$1,000	\$26.00	\$40.00
\$1,001 - \$1,500	\$45.00	\$70.00
\$1,501 - \$2,000	\$64.00	\$101.00
\$2,001 - \$2,500	\$83.00	\$131.00
\$2,501 - \$3,000	\$112.00	\$175.00
\$3,001 - \$3,500	\$151.00	\$236.00
\$3,501 - \$4,000	\$177.00	\$278.00
\$4,001 - \$4,500	\$203.00	\$317.00
\$4,501 - \$5,000	\$228.00	\$357.00
\$5,001 - \$5,500	\$253.00	\$396.00
\$5,501 - \$6,000	\$278.00	\$436.00
\$6,001 - \$6,500	\$303.00	\$475.00
\$6,501 - \$7,000	\$329.00	\$514.00
\$7,001 - \$7,500	\$354.00	\$554.00
\$7,501 - \$8,000	\$385.00	\$603.00
\$8,001 - \$8,500	\$420.00	\$658.00
\$8,501 - \$9,000	\$456.00	\$714.00
\$9,001 - \$9,500	\$493.00	\$772.00
\$9,501 - \$10,000	\$531.00	\$831.00

Both plans may not be purchased after you have made final payment for your trip.

For plan F465F to qualify for the Cancel For Any Reason benefit and the Waiver of the Pre-Existing Conditions Exclusion, (a) the plan must be purchased 60 days prior to departure or if your trip is initially booked within 60 days of the Scheduled departure date for your trip the payment for this plan must be received within 7 days of your initial payment or deposit for this trip; and (b) you are not disabled from travel at the time your plan payment is paid. This Cancel For Any Reason Benefit does not cover: 1) penalties associated with any air or other travel arrangements not provided by Gateway Music Festivals & Tours; or 2) the failure of Gateway Music Festivals & Tours to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

For Plan F455F the exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received at or before the final Payment due date for your trip; and (b) You are not disabled from travel at the time our plan payment is paid.

Please note: The Plan Cost is based on the package price, which is based on room occupancy. The package price is subject to change based on passenger count and inclusions. If a package price increase elicits an increase in the plan cost, Gateway will notify the group member. For questions about coverage offered call Trip Mate at 1-833-297-2255 and refer to Plan F455F or F465F (Plan w/Cancel For Any Reason). Or to view Gateway's Trip Mate plan on the website at www.tripmate.com/wpF455F or www.tripmate.com/wpF465F.

There is no application to fill out for Protection Plan coverage. Simply indicate the name of the group, the name and date of birth for the passenger for whom the Protection Plan is to be applied on the memo line of your individual check.

Please make check payable and mail to:

Gateway Music Festivals & Tours, Inc.
P.O. Box 1165
Monticello, MN 55362



Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided by the Plan);
13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You;
20. Bankruptcy or Default or failure to supply services by a supplier of travel services; or
21. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

Baggage and Personal Effects does not include:

- 1) animals;
- 2) automobiles and automobile equipment;
- 3) boats or other vehicles or conveyances;
- 4) trailers;
- 5) motors;
- 6) aircraft;
- 7) bicycles, except when checked as baggage with a Common Carrier;
- 8) household effects and furnishings;
- 9) antiques and collectors items;
- 10) sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or other orthodontic devices or hearing aids;
- 11) artificial limbs or other prosthetic devices;
- 12) prescribed medications;
- 13) keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- 14) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- 15) professional or occupational equipment or property, whether or not electronic business equipment;
- 16) sporting equipment if the loss results from the use thereof; or
- 17) telephones or PDA devices, computer hardware or software.



Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from:

- a) breakage of brittle or fragile articles;
- b) wear and tear or gradual deterioration;
- c) confiscation or appropriation by order of any government or custom's rule;
- d) theft or pilferage while left in any unlocked vehicle;
- e) property illegally acquired, kept, stored or transported;
- f) Your negligent acts or omissions;
- g) Your property shipped as freight or shipped prior to the Scheduled Departure Date;
- h) electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Excess Insurance

The insurance provided by this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate. Trip Mate Inc. (dba Trip Mate Insurance in CA and UT) P.O. Box 527. Hazelwood, MO 63042. 1-833-297-2255, claimssupport@travelclaimsonline.com. CA license # 0805270.