

## DETAILS OF COVERAGE

**Trip Cancellation & Trip Interruption:** Insurance benefits can be paid up to the Maximum Benefit Amount shown in the Plan's Schedule of Benefits. For Trip Cancellation you can be covered for up to 100% of the insured Trip Cost (unused, prepaid payments and deposits for non-refundable travel arrangements). For Trip Interruption you can be covered for up to 150% of the insured Trip Cost (unused, prepaid payments and deposits for non-refundable land or water travel arrangements and additional transportation costs paid). Covered reasons for Trip Cancellation are as follows:

1. Your, a Family Member's, a Traveling Companion's or Traveling Companion's Family Member's or Business Partner's or Business Partner's Family Member's, death that occurs before departure on Your Trip;
2. Your, a Family Member's, a Traveling Companion's or Traveling Companion's Family Member's or Business Partner's or Business Partner's Family Member's, Sickness or Injury, that: a) occurs before departure on Your Trip; b) is examined and treated by a Physician prior to cancellation unless it is not reasonably possible to do so; and c) and as certified by a Physician, results in medical restrictions so disabling as to cause You to cancel Your Trip;
3. You or Your Traveling Companion have Complications of Pregnancy, which is verified by medical records and occurs after the Effective Date of coverage;
4. You or Your Traveling Companion are suffering a Mental, Nervous or Psychological condition or disorders which require Hospitalization or Partial Hospitalization. Hospitalization or Partial Hospitalization must be for at least 1 or more days before Your Scheduled Trip. A Physician must certify the condition as preventing You or Your Traveling Companion from going on the Trip;
5. The Financial Insolvency or Financial Default of an entity that directly provides Travel Arrangements, including Travel Supplier, an Air Common Carrier, cruise line, tour operator, or other travel entity that causes a complete cessation of travel services if the Financial Insolvency or Financial Default occurs more than 14 days following Your Effective Date for Your Trip Cancellation benefit. Benefits will be paid due to Financial Insolvency or Financial default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination;
6. You or Your Traveling Companion being directly involved in a traffic accident, while en route to Your Scheduled Trip Departure City or Scheduled Destination;
7. Due to a Natural Disaster, a mandatory evacuation is ordered or recommended by local government authorities at Your Scheduled Trip Departure City or Scheduled Destination which prevents You from traveling to/arriving at Your Scheduled Trip Departure City or Scheduled Destination;
8. an unannounced Strike results in complete cessation of services for at least 18 consecutive hours of a Common Carrier on which You or Your Traveling Companion are scheduled to travel which prevents You or Your Traveling Companion from reaching Your Scheduled Destination;
9. Inclement Weather that causes a: delay for at least 18 consecutive hours of a Common Carrier on which You or Your Traveling Companion are schedule to travel;
10. You or Your Traveling Companion's Primary Residence or Scheduled Destination are made Uninhabitable and remains Uninhabitable during Your Trip by a Natural Disaster, or burglary;
11. You or Your Traveling Companion are hijacked or Quarantined;
12. You or Your Traveling Companion are subpoenaed, or served with a court order, or required to serve on a jury, or required to appear as a witness in a legal action, provided You or Your Traveling Companion are not: 1) a party to the legal action; except 2) appearing in a law enforcement capacity;
13. Your Host at Your Scheduled Destination being unable to provide Accommodations due to a life-threatening Sickness or Injury, or due to his/her death;
14. a Terrorist Incident occurs before Your Trip: within 30 days of Your Scheduled Departure Date in a city listed on the scheduled itinerary of Your Trip;
15. Security Breach, Civil Disorder or Riot occurs for at least 18 consecutive hours preventing You from reaching Your Scheduled Destination or departing on Your Trip;
16. a documented theft of Your passports or visas specifically required for Your Trip. A police report must substantiate the theft;
17. You or Your Traveling Companion are the victim of a Felonious Assault within 10 days prior to the Scheduled Departure Date;
18. a travel alert or travel warning for levels 4 and higher is issued for cities listed on Your itinerary after Your Effective Date for Trip Cancellation to a destination specifically listed on Your Itinerary. The travel alert/warning, etc. must occur within 30 days of the scheduled Departure Date;
19. Your parent or legal guardian, if You are a Child, is responsible financially for the Trip and: a) Has a transfer of employment within the same organization of 250 or more miles which requires their Primary Residence to be relocated and You have to cancel or interrupt Your Trip. Notification of the transfer must occur after the Effective Date of the Insured's Trip Cancellation Coverage;
20. You or Your Traveling Companion are a student (or are a parent of a student) or are employed either as a full-time teacher or other full-time employee at an elementary, middle or high school and are required to attend/cover an extended school year that falls during or beyond the Scheduled Departure Date.
21. You or Your Traveling Companion are required to take an academic examination on a date that has been scheduled after Your Trip Cancellation Effective Date, and the date falls during Your Trip;
22. You or Your Traveling Companion are required to work during Your Trip. Vacation leave must have been already approved by Your or Your Traveling Companion's employer and cancellation of vacation leave must occur after Your Trip Cancellation Effective Date.

The plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to the covered reasons for Trip Cancellation discussed above. The covered reasons for Trip Interruption coverage are similar, but not identical, to the covered reasons for Trip Cancellation coverage. Please review the full plan details in your plan document.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as possible. We do not cover increased amounts of unused payments that result from all other delays or reporting beyond 72 hours.

**Trip Delay:** Reimburses you up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the Reasonable Expenses if Your Trip is delayed at least 6 consecutive hours while en route to or from, or during the course of Your Trip, for a covered Unforeseen reason.

**Missed Trip Connection:** If you miss Your Trip departure because Your arrival at Your Trip destination is delayed for at least 3 consecutive hours due to a covered reason this plan reimburses up to the Maximum Benefit Amount shown in the Schedule of Benefits, for a) Reasonable Additional Expenses; and b). Additional Transportation Cost incurred to join the departed Trip; and c). unused, forfeited, prepaid non-refundable Payments or Deposits paid for land or water Travel Arrangements You purchased for Your Trip.

**Baggage/Personal Effects:** Covers loss, theft, damage, or destruction of your baggage and personal effects.

**Baggage Delay:** Reimburses cost of the necessary personal items purchased while on your trip if your checked baggage is delayed or misdirected by a Common Carrier for at least 24 consecutive hours or more from your time of arrival at a scheduled destination other than your return destination.

**Political or Security Evacuation and Natural Disaster Evacuation:** Reimburses you, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for all reasonable Political, Security, or Natural Disaster Evacuation expenses and Related Costs incurred for Your transportation, if you must interrupt Your Trip for a covered Political or Security Event while traveling outside your Home Country

**Accident & Sickness Medical Expense:** Provides coverage for medical expenses if a covered accidental injury or sickness occurs during your trip.

**Medical Evacuation & Repatriation of Remains:** Provides reimbursement for transportation expenses incurred to transport you to the nearest suitable medical facility to treat an unforeseen sickness or injury determined to be acute, severe or life threatening if adequate treatment is not available in your immediate area, transport you back to your point of origin (with a medical escort if recommended by a physician) following an emergency medical evacuation or covered injury/sickness, and transport your remains back to your origination point in case of unexpected tragedy.

**Optional Cancel For Any Reason:** If you cancel your trip for any reason not otherwise covered by this plan, this provides benefits for up to 75% of the insured trip cost provided your payment for this plan is received within the time sensitive period, and you must cancel the trip 48 hours prior to the scheduled departure date of your trip. This benefit is not available to residents of New York State. Additional cost and terms apply.

## Please review your plan document for full coverage details and limitations.

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