

## 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 Trip Cost (published penalties and non-refundable travel arrangements). For Trip Interruption you can be covered for up to 150% of the Trip Cost (non-refundable land or water travel arrangements and additional transportation costs paid). Reasons for Trip Cancellation and Trip Interruption are as follows:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip (for Trip Cancellation) or while You are on Your Trip (for Trip Interruption);
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip (for Trip Cancellation) or while You are on Your Trip (for Trip Interruption), b) requires Medical Treatment at the time of cancellation or interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip (for Trip Cancellation) or prevents Your continued participation on Your Trip (for Trip Interruption);
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or 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. This benefit only applies if the Plan has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

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. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

**Travel Delay:** The Insurer can reimburse You for covered expenses, up to the maximum shown in the Plan's Schedule of Benefits, if You are delayed while en route to or from, or during the Covered Trip for 6 or more hours due to a covered reason.

**Missed Connection:** You can be reimbursed if you miss your cruise or tour departure because Your arrival at Your destination is delayed for 3 or more hours due to a covered reason.

**Baggage/Personal Effects:** The Insurer can reimburse You up to the maximum shown on the Plan's Schedule of Benefits for loss, theft, or damage to Baggage and Personal Effects.

**Baggage Delay:** If Your checked baggage is delayed or misdirected for more than 24 hours from Your time of arrival at a destination other than Your return destination, You can be reimbursed for necessary personal effects.

**Non-Medical Emergency Evacuation:** The Insurer can pay for non-medical evacuation if, while on Your trip, a formal recommendation is issued for You to leave a country You are visiting due to a covered reason.

**Accident and Sickness Medical Expense:** The Insurer can pay benefits, up to the maximum shown on the Schedule of Benefits, if You incur Covered Expenses as a result of an Accidental Injury or a Sickness which first occurs during the Covered Trip.

**Emergency Medical Evacuation, Medical Repatriation, & Return of Remains:** If, while on a Trip, adequate Medical Treatment is not available in the immediate area, the Insurer can pay, subject to the limitations set out in the Plan, up to the maximum shown on the Plan's Schedule of Benefits, for Covered Transportation Expenses reasonably incurred if the Insured suffers an Injury or Sickness that is acute or life threatening and which warrants the Insured's transportation to the closest Hospital or medical facility capable of providing that treatment. Additional benefits and sub-benefits apply to this coverage, all of which are subject to the same maximum benefit amount.

**Cancel For Any Reason:** Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of the date your initial trip deposit is received. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure and You have paid the Travel Supplier for the full cost for all non-refundable Trip costs for Your Trip prior to Your cancellation. This benefit is not available to residents of New York State.