

TRAVEL COVERAGE

TRIP CANCELLATION/INTERRUPTION

You can be reimbursed if you need to cancel or interrupt a trip for an unforeseen covered reason. Examples of covered reasons include sickness, injury or death of you, family member, traveling companion, business partner or child caregiver; you are subpoenaed, served with a court order, required to serve on a jury, or served with a court order to serve as a witness; documented theft of passport or visas; unannounced strike, inclement weather or mechanical breakdown of the common carrier causing a complete cessation of services for at least 6 consecutive hours; military service; employer termination or layoff; US or local government fishing or hunting activity restrictions. Additional terms apply to every peril. For a complete list of covered perils, please read the plan documents.

CANCEL/INTERRUPT FOR ANY REASON

You may purchase the Signature Plus plan at an additional cost if you meet certain eligibility criteria. This plan includes all of the coverages in the Signature plan plus Cancel for Any Reason and Trip Interruption for Any Reason coverages. These allow for you to cancel or interrupt your trip for any reason not otherwise covered under the plan and receive a reimbursement for up to 75% of your trip cost insured. However, these do not cover cancellations or interruptions due to your travel supplier's inability to provide bargained for travel arrangements due to cessations of operations for any reason. Additional terms apply. These coverages are not available to residents of New York State.

RENTAL CAR DAMAGE

This provides benefits if your rental car is damaged while on a trip due to collision, theft, vandalism, natural disaster or any cause beyond your control while in your possession, or your rental car is stolen and not recovered.

BAGGAGE & EQUIPMENT COVERAGE

BAGGAGE AND PERSONAL EFFECTS

Provides coverage if your baggage and person effects are lost, stolen, damaged or destroyed during your trip or while checked with a common carrier

BAGGAGE DELAY

Provides coverage if your checked baggage is delayed or misdirected by a common carrier for at least 24 hours from your time of arrival at a destination other than your return destination.

SPORTS EQUIPMENT RENTAL

If your sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, this covers up to the Maximum Benefit Amount in the Schedule of Benefits for the reasonable cost of renting sports equipment during your trip.

EMERGENCY COVERAGE

SEARCH AND RESCUE

If you or traveling companion become lost, injured, disoriented or reported missing while on a trip, while engaging in recreational activities that are considered reasonably safe, this provides a benefit to help cover the costs of an organized search and rescue by appropriate authorities, up to the Maximum Benefit Amount shown in the Schedule of Benefits.

ACCIDENT AND SICKNESS MEDICAL EXPENSE

Provides benefits for covered expenses incurred because of accidental injury or sickness during your trip. Including up to \$1,000 Emergency Dental Expense coverage.

This is a brief outline of coverage – restrictions apply. Please review the plan documents for detailed description of the terms, conditions and exclusions. Plan availability and benefits may vary by state.

BENEFITS	MAXIMUM BENEFIT AMOUNT
Trip Cancellation	Up to 100% of the non-refundable insured Trip cost
Trip Interruption	Up to 150% of the non-refundable insured Trip cost
Trip Delay	Up to \$250 per person per day, to a maximum \$1,000 per person (after a delay of 6 hours)
Missed Trip Connection	Up to \$500 per person (after a delay of 3 hours)
Change Fee	Up to \$300 per person
Frequent Traveler Reward	Up to \$75 per person
Baggage and Personal Effects	Up to \$2,500 (subject to a per item maximum of \$250)
Baggage Delay	Up to \$500
Accident and Sickness Medical	Up to \$100,000 per person
Dental Expense Sublimit	Up to \$1,000 per trip
Pre-existing Condition Waiver	Available – if purchased within 20 days of the date your initial trip payment or deposit is received (additional terms apply)
Search & Rescue	Up to \$10,000 per person
Sports Equipment Rental	Up to \$500 per day to a maximum \$2,000 per person
Rental Car Damage and Theft Coverage	Up to \$40,000 per covered vehicle
Common Carrier Accidental Death & Dismemberment	Up to \$100,000
Coverage Type	Primary
Cancel for Any Reason (UPGRADE)	Up to 75% of the trip cost insured
Trip Interruption for Any Reason (UPGRADE)	Up to 75% of the trip cost insured

PRE-EXISTING CONDITION EXCLUSION

The Company will not pay for any expense as a result of any illness, disease or other condition during the 60- day period immediately prior to the date Your coverage is effective for which you or your traveling companion, business partner or family member scheduled or booked to travel with you 1. received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2. took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the sixty (60) day period before coverage is effective under this plan. 3. required a change in prescribed medication. Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is: (a) between a brand name and a generic medication with comparable dosage; or (b) an adjustment to insulin or anti-coagulant dosage.

WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

The exclusion for pre-existing condition will be waived provided: (a) Your payment or deposit for this plan is received within 20 days of the date your initial payment or deposit for your trip is received and; (b) You are not disabled from travel at the time your plan cost is paid.

MEDICALLY FIT TO TRAVEL EXCLUSION

The company will not pay any expense because of you having been advised 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. If coverage is purchased and it is later determined that any such persons were not medically fit to travel at the time of purchase, the coverage is void and plan cost paid will be returned.

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