







Insurance Coverages

Schedule of Benefits

All coverages are per person.





COVERAGE	MAXIMUM BENEFIT
 Trip Cancellation <i>(Maximum of \$100,000)</i>	Trip Cost*
 Trip Interruption <i>(Maximum of \$150,000)</i>	150% of Trip Cost*
 Trip Interruption – Return Air Only	\$750 or 150% of trip cost, whichever is greater
 License Fee Refund	License Cost
 Trip Delay <i>(Maximum of \$150 per day)</i>	\$1,500
 Missed Connection	\$250
 Sports Equipment & Personal Effects Loss	\$2,500
 Sports Equipment Delay	\$750
 Medical Expense	\$25,000
 Emergency Medical Transportation	\$500,000
 FAMILY COVERAGE — At no additional charge, the plan covers one child age 17 and under for each adult who purchases this plan. Must be traveling with and related to the primary adult named on the enrollment form. Plan costs may apply for optional coverages.	

*Coverage only included for prepaid trip costs identified on the enrollment form and if the required plan cost has been paid.





Extra Coverage


When you purchase this travel insurance within 15 days** of making your initial trip payment, you also receive:

-  Coverage against cruise line, airline, or tour operator default. *(Financial default is not covered for all suppliers. Please visit our website for details.)*
-  Coverage if pre-existing medical conditions force you to cancel or interrupt a trip. Applies to the first \$30,000 of trip cost per person. *(Limitations apply.)*
-  Missed Connection Benefit increases to \$500.
-  \$50,000 Flight Guard®
(This coverage is added to any Additional Flight Guard that is purchased.)

**Day one is the date the initial payment is received.

Optional Additional Coverages

-  **Cancel for Any Reason** — The Insurer will reimburse 50% of nonrefundable expenses if you cancel your trip for any reason, up to 48 hours prior to your departure. *(Can only be purchased within 15 days of initial trip payment.)*
Plan Cost: Multiply base plan cost by 1.4
-  **Cancel for Work Reasons** — Offers additional business-related reasons for cancelling or interrupting a scheduled vacation. Also includes our exclusive “Business Assistant” services if you have work obligations during your travels. *(Can only be purchased within 15 days of initial trip payment.)*
Plan Cost: \$24 per adult

-  **Umbrella Package** — Medical Expense and Emergency Medical Transportation limits are doubled and Medical Expense coverage is upgraded to primary. Emergency Medical Transportation upgraded to take you home or to the hospital of your choice. Includes \$25,000 of Accidental Death & Dismemberment coverage. *(See plan cost chart for cost. Cannot be purchased separately.)*

-  **Flight Guard®** — Coverage to \$500,000 for accidental death or dismemberment that occur while flying.
Plan Cost: \$9 per \$100,000 of coverage
-  **Car Rental Collision Coverage** — \$35,000 in primary coverage! Covers collision damage to a rental car for which the car rental contract would hold you responsible. *(\$250 deductible applies.)* **Plan Cost: \$9 per day, per car**
-  **Additional Sports Equipment & Personal Effects Coverage** — \$2,500 of additional coverage.
Plan Cost: \$35 per person



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Coverage may not be available in all states.

THIS IS A BRIEF OUTLINE OF COVERAGE — RESTRICTIONS APPLY

For complete coverage information, please refer to the Description of Coverage prior to purchase.

Travel Insurance Coverage

Trip Cost Trip Cancellation/150% of Trip Cost Trip Interruption: Pays this benefit up to the Maximum Benefit shown on the Schedule of Benefits if a trip is canceled or interrupted due to any of the following unforeseen circumstances:

- Sickness, injury, or death of you, your Immediate Family Member, traveling companion, or business partner. Cancellation due to an injury or Sickness of an Immediate Family Member must be because their condition is life-threatening, or because the Immediate Family Member requires your or a traveling companion's care;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
- Termination of employment or layoff affecting you or your traveling companion; must have been with the same employer for at least five continuous years;
- You or your traveling companion being the victim of a felonious assault within 10 days prior to his/her trip departure date;
- Inclement Weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure or destination;
- Your principal residence or destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
- Being involved in or delayed due to a traffic accident en route to departure;
- You or your traveling companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- A terrorist incident in a City listed on your itinerary within 30 days of your scheduled arrival. “City” means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace;
- You or your traveling companion being called into active military service or having leave revoked or being reassigned.

“Domestic Partner” means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with you; (2) shares financial assets and obligations with you. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

“Financial Default” means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

“Immediate Family Member” means your or a traveling companion's spouse, Domestic Partner, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, caregiver, legal ward, or Domestic Partner, of any of the above.

“Sickness” means an illness or disease diagnosed or treated by a physician.
\$750 or 150% of Trip Cost Trip Interruption – Return Air Only: Reimburses the additional airline transportation expenses up to the Maximum Benefit shown on the Schedule of Benefits incurred by you to reach the return destination for Trip Interruptions due to one of the unforeseen events listed above. However, the benefit payable above will not exceed the cost of economy airfare (or first class if your original tickets were first class) by the most direct route, less any refunds paid or payable.

License Cost License Fee Refund: The Insurer will reimburse the Insured for the prepaid non-refundable cost of the Insured's access licenses or permits if the Insured is unable to make their out-of-state Trip due to one of the Unforeseen events shown in the Trip Cancellation/Interruption Benefit.

\$1,500 Trip Delay: Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for reasonable, additional meals, accommodations, taxi fares, and essential phone calls, if your trip is delayed for more than 6 hours for covered reasons.
\$250 Missed Connection: Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if inclement weather or common carrier causes cancellation or a delay of regularly scheduled airline flights for three to less than five hours to your point of departure.

Sports Equipment Coverage

\$2,500 Sports Equipment & Personal Effects Benefit: Reimburses you if your baggage is lost, stolen, or damaged while on your trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

\$750 Sports Equipment Delay Benefit: If your baggage is delayed more than 12 hours, you will be reimbursed for the purchase of essential items, subject to the Maximum Benefit.

Medical Expense & Emergency Transportation Coverage

\$25,000 Medical Expense Benefit: Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred by you within one year from the date of injury or Sickness provided initial treatment was received during the trip. This coverage is in excess of any other coverage or indemnity.

\$500,000 Emergency Medical Transportation: Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility (home in the event of death or if medically required). Pays for special medical escort if recommended in writing by the attending physician.

Optional Additional Coverages

Amount Purchased (up to \$500,000) Flight Guard®: Coverage for accidental death or dismemberment that occur when traveling on a regularly scheduled flight or charter, subject to the Maximum shown in the Schedule.

Car Rental Collision Coverage: \$35,000 in primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car for which the car rental contract would hold you responsible.

Umbrella Package: Valuable additions to increase your coverage. Your Medical and Emergency Medical Transportation benefits will double. Your Medical benefit will be upgraded to primary coverage. \$25,000 Accidental Death & Dismemberment coverage will be added. For Emergency Medical Transportation, the Insurer will coordinate the appropriate medical transportation to bring you home, or if medically necessary, to the nearest adequate medical facility or hospital of choice. Available globally, anytime you are more than 100 miles from home. You will also receive detailed pre-trip travel advice.
Cancel for Any Reason: Provides reimbursement of 50% of nonrefundable expenses if you decide to cancel for any reason up to 48 hours prior to departure. *(Must be purchased within 15 days of initial trip payment.)*

Cancel for Work Reasons: For travelers who want trip cancellation and interruption coverage in the event they must cancel due to business-related reasons. *(Must be purchased within 15 days of initial trip payment.)*

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for any loss or expense incurred as the result of an injury, Sickness, or other condition of you, a traveling companion, business partner, or Immediate Family Member which, within the 180-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.

The Insurer will waive this exclusion if you meet the following conditions:

1. You purchase the plan within 15 days of making your “initial trip payment.” (Day one is the date the “initial trip payment” is received);
2. The amount of Trip Cancellation coverage purchased must equal the full cost of all pre-paid non-refundable trip arrangements. The cost of any subsequent arrangement(s) added to the same trip must be insured within 15 days of the date of payment or deposit for any subsequent trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver coverage;
3. You must be medically able to travel when you pay your plan cost.
4. Applies to the first \$30,000 of trip cost per person.

Travel to sanctioned countries: Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control (“OFAC”). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

This is a brief description of the insurance benefits and travel services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania Insurance Company (NAIC #19445), with their principal place of business at 70 Pine Street, New York, NY, 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.