

DETAILS OF COVERAGE (Restrictions apply)

Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen Sickness, Injury, or death of the Insured, a Traveling Companion, Family Member, or Business Partner (*Certain exclusions apply.*);
- Inclement Weather causing delay or cancellation of travel;
- The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism or burglary;
- The Insured or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined;
- The Insured or a Traveling Companion is involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination;
- Strike, resulting in the complete cessation of travel services at the point of departure or Destination;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.
- Primary Coverage.

Trip Delay

Reimburses up to \$100 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties;
- Lost passport, money, or travel documents;
- Natural Disaster;
- Injury, Sickness or quarantine of the Insured or Traveling Companion.

Baggage & Personal Effects Loss

- Reimburses for loss, theft, and damage of baggage and personal effects;
- Primary coverage — no need to present a claim to another carrier such as Homeowner's;
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.

Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Medical Expense

- No daily limits or deductible;
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of Injury/Sickness;
- Pays for emergency dental expenses during the trip up to the dental Maximum Benefit.

Emergency Evacuation & Repatriation of Remains

- Evacuation to nearest adequate medical facility;
- Transportation of remains upon death.

Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

Optional Cancel for Any Reason

- Provides reimbursement of 75% of Trip Cost if you decide to cancel for any reason up to 48 hours prior to departure.

Assistance Services*

All Assistance Services listed below are not insurance benefits and are not provided by the Insurer. Travel Guard provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveler.

Travel Medical Assistance

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains assistance
- Return travel arrangements
- Emergency prescription replacement assistance

- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement assistance

Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance
- Lost passport/ travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or consulate referral
- Currency conversion or purchase
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information

LiveTravel® Emergency Assistance

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental vehicle return assistance
- Guaranteed hotel check-in
- Missed connection coordination

*Non-insurance services are provided by Travel Guard.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

The Insurer will waive the pre-existing medical condition exclusion if the following conditions are met:

1. This plan is purchased within 15 days of making the Initial Trip Payment;
2. The amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s);
3. All Insured's are medically able to travel when plan cost is paid.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

The policy covers trips up to 365 days in length. Effective Date: Trip Cancellation and Cancel for Any Reason benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.