

# WORLDWIDE TRIP PROTECTOR



## SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Benefit	Maximum Amount
Trip Cancellation**	100% of Trip Cost*
Trip Interruption***	150% of Trip Cost*
Trip Delay - 3 hours	\$1,500 (\$200/day)
Change Fee	\$250
Itinerary Change	\$500
Frequent Traveler Reward	\$250
Single Supplement	Included
Missed Tour or Cruise Connection - 3 hours	\$500
Pet Kennel	\$500 (\$50 per day)
Medical Evacuation and Repatriation of Remains	\$1,000,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000
Baggage and Personal Effects	\$1,000 (\$250 per article)
Baggage Delay - 3 hours	\$500
Accident & Sickness Medical Expense	\$100,000
<i>Dental Expense</i>	\$750
24-Hour Accident Death and Dismemberment (AD&D)	\$10,000
Non-Insurance Travel Assistance Services	Included

## OPTIONAL UPGRADE BENEFITS

Available for an additional cost.

Optional Benefit	Maximum Amount
Cancel for Any Reason***1	75% of Trip Cost*
Interruption for Any Reason**1	75% of Trip Cost*
Event Ticket Registration Fee Protection	\$1,000
Rental Car Damage and Theft Coverage	\$50,000
Travel Inconvenience	\$750 (\$250 per each)
Travel Inconvenience - Bed Rest	\$4,000
Baggage & Personal Effects - Electronic Equipment	\$2,000
AD&D Air Flight Only	Up to limit purchased

\*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage

\*\*Not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

\*\*\*\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage

+ Cancel for Any Reason must be added at the time of original plan purchase.

1 Must be purchased within the time sensitive period. Additional terms apply.



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## General Exclusions and Limitations for Insurance Benefits

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member, or Service Animal scheduled and booked to travel with You.

### The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption.

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

### The following exclusions apply to the Medical Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

### In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

## Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if you purchase the protection plan within the Time Sensitive Period and you are medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.



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