

The following insurance plan is included in the cost of your trip.

All coverages are per person	MAXIMUM LIMIT
Trip Cancellation.....	100% of insured Trip Cost (Maximum limit \$25,000)
Trip Interruption.....	150% of insured Trip Cost* (Maximum limit \$37,500)
Trip Interruption--Return Air Only.....	\$750*
Trip Delay (Maximum of \$150 per day).....	\$750
Missed Connection.....	\$250
Baggage & Personal Effects Loss.....	\$1,500
Baggage Delay.....	\$250
Medical Expense.....	\$25,000
Dental.....	\$500
Emergency Evacuation and Repatriation of Remains.....	\$250,000
Accidental Death & Dismemberment.....	\$25,000

Optional Coverages

The following will be included if elected and appropriate cost has been paid.

Optional Additional Medical Coverage:

Medical Expense.....	Additional \$25,000
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The following non-insurance services are provided by Travel Guard.

- Travel Medical Assistance
- Worldwide Travel Assistance
- LiveTravel® Emergency Assistance

**Coverage for Trip Interruption and Trip Interruption-Return Air Only cannot be combined.*

Trip Cancellation & Interruption

The Insurer will pay a benefit, up to the Maximum Limit shown on the Schedule, if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to the following Unforeseen events:

- Sickness, Injury or death of an Insured, Family Member, Traveling Companion, or Business Partner;
- Sickness Injury or death or hospitalization of the Insured's Host at Destination. A Physician must certify the Injury or Sickness;
- Financial Default of an airline, cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others;
- Inclement Weather causing delay or cancellation of travel;
- Strike resulting in complete cessation of travel services at the point of departure or Destination;
- the Insured's Primary Residence or Destination being made Uninhabitable by Natural Disaster, vandalism, or burglary;
- the Insured, or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- the Insured or Traveling Companion being called into active military service or having leave revoked or being reassigned;
- a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- Cancel for Work Reasons if the Insured or a Traveling Companion:
 - 1.) is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer; In the situation of self employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required;
 - 2.) is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event;

- 3.) company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team; (not available to residents of Washington, Pennsylvania or New York.);
- mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results of a Loss of 50% of the Insured's Trip length (not available to residents of Washington or Pennsylvania); or
- the Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons (not available to residents of Washington or Pennsylvania).

Missed Connection

If while on a Trip the Insured misses a Trip departure resulting from cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or Common Carrier caused delay, the Insurer will reimburse the Insured up to the Maximum Limit shown in the Schedule for: 1. additional transportation expenses incurred by the Insured to join the departed Trip; 2. pre-paid, non-refundable trip payments for the unused portion of the Trip.

The Common Carrier must certify the delay of the regularly scheduled airline flight. Coverage is secondary if reimbursable by any other source.

Trip Delay

The Insurer will reimburse the Insured up to the Maximum Limit(s) shown on the Schedule for Reasonable Additional Expenses until travel becomes possible if the Insured's Trip is delayed 5 or more consecutive hours from reaching their intended Destination as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- reasons listed under Trip Cancellation and Interruption;
- Common Carrier delay;
- the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money;
- Natural Disaster; or
- the insured being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.

Baggage & Personal Effects

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule, for loss, theft or damage to the Insured's Baggage, personal effects, passports, travel documents and visas during the Insured's Trip.

Baggage Delay

If the Insured's Baggage is delayed or misdirected by the Common Carrier for more than 12 hours while on a Trip, the Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for the purchase of Necessary Personal Effects.

Medical Expense

The Insurer will reimburse the Insured up to the Maximum Limit(s) shown on the Schedule if, while on a Trip, an Insured suffers an Injury or a Sickness that requires him or her to be treated by a Physician during the course of the Trip. The Sickness or Injury must first manifest itself during the course of the Trip. The Insurer will pay the Reasonable and Customary Charges incurred for Medically Necessary Covered Expenses received due to that Injury or Sickness only during the Insured's Trip provided initial treatment was received during the Trip. The Injury must occur or Sickness must begin while the Insured is covered by the plan.

Emergency Evacuation and Repatriation of Remains

The Insurer will pay for Covered Emergency Evacuation Expenses incurred if an Insured suffers an Injury or Sickness while he or she is on a Trip that warrants his or her Emergency Evacuation.

Accidental Death and Dismemberment

Pays for loss of life or limb if it occurs within 365 days of an accident during the Insured's trip.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance 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.**