TRIP INSURANCE COVERAGE SAMPLES – please note that coverage will vary depending upon your residency

TRIP CANCELLATION

Trip Cancellation   **Up to 100% Trip Cost**

Can provide reimbursement of up to 100% of your full trip cost when you are forced to cancel for a covered reason.

Cancel for Any Reason   **Up to 75% Trip Cost   (Purchase Within 21 Days of Initial Trip Deposit)**

Can provide up to 75% reimbursement of your prepaid, non-refundable trip costs if you cancel 48 hours or longer before departure. Your payment and enrollment form for your plan must be received within 21 days of the date that your initial trip deposit is received. You must also insure the full prepaid trip costs that are subject to cancellation penalties or restrictions (and also insure the costs of any travel arrangements subsequently added to your trip within 21 days of payment or deposit for those additions).

Reimbursement of Miles or Reward Points   **$250**
Can reimburse you up to $250 for any penalty cost of putting the miles or reward points back in the account they were removed from when you must cancel your trip.

TRIP INTERRUPTION / DELAY

Trip Interruption   **Up to 150% Trip Cost**
Can reimburse you up to 150% of your trip cost if you must cut your trip short, join your trip late, or rejoin your tr p for a covered reason. This may reimburse unused non-refundable travel arrangements and added transportation costs.

Interrupt for Any Reason   **Up to 75% Trip Cost**
Can provide up to the lesser of 75% of the coverage you purchased or the Maximum Benefit Amount if you must interrupt your trip, 72 hours or more after your actual Departure Date. This may cover unused, non-refundable land or water travel arrangements.

Change Fee   **$250**
Can reimburse you up to $250 for fees associated with a change to your air itinerary. Coverage begins when You depart on the first Travel Arrangement for your Trip.

Travel Delay   **$1,000 ($200/day- 6 hours)**
Can reimburse up to $200 per day for unused pre-paid expenses and for reasonable hotel and meal costs (among others) when you are delayed 6 hours or more, up to a maximum benefit limit of $1,000

Missed Connection   **$500 (3 hours)**
Can reimburse up to $500 in certain unplanned losses and expenses including the additional transportation cost to join your trip, when a 3-hour or more delay causes you to miss a cruise or tour departure.

Itinerary Change   **$500**
Can reimburse up to $500 for activities missed due to a supplier s itinerary change

MEDICAL PROTECTION

Accident & Sickness Medical Expense   **$100,000**
Can provide up to $100,000 to cover treatment costs when accident or illness strikes during your trip.

Emergency Medical Evacuation and Repatriation   **$1,000,000**
Can provide up to $1 million to transport you to the nearest medical facility capable of providing adequate medical treatment transport you back to the U.S w the medical escort, and transport your remains back to the U.S.

Accidental Death and Dismemberment- 24 Hour   **$10,000**
Can provide up to $10,000 when you suffer dismemberment or death in an accident (other than while covered for Air Flight Only benefits).

BAGGAGE PROTECTION

Baggage & Personal Effects   **$1,000**
Can provide up to $1,000 when bags or personal effects are lost, stolen, or damaged.

Baggage Delay   **$300 (12 hours)**
Can reimburse up to $300 for necessary clothing and personal items when your bags are delayed 12 hours or more after your arrival at a destination other than your return destination. Can provide up to $1,000 when bags or personal effects are lost, stolen, or damaged.

RENTAL CAR PROTECTION

Rental Car Damage   **$50,000**

Can provide up to $50,000 in coverage for damage to or loss of your rental car (If your destination is Ireland, please contact your rental company as many will not accept 3rd party collision coverage)

OTHER

Non-Medical Emergency Evacuation   **$150,000**

If you require emergency evacuation for a non medical reason, this can provide up to $150 000 for all reasonable expenses incurred to transport you to the nearest place of safety or to your primary residence