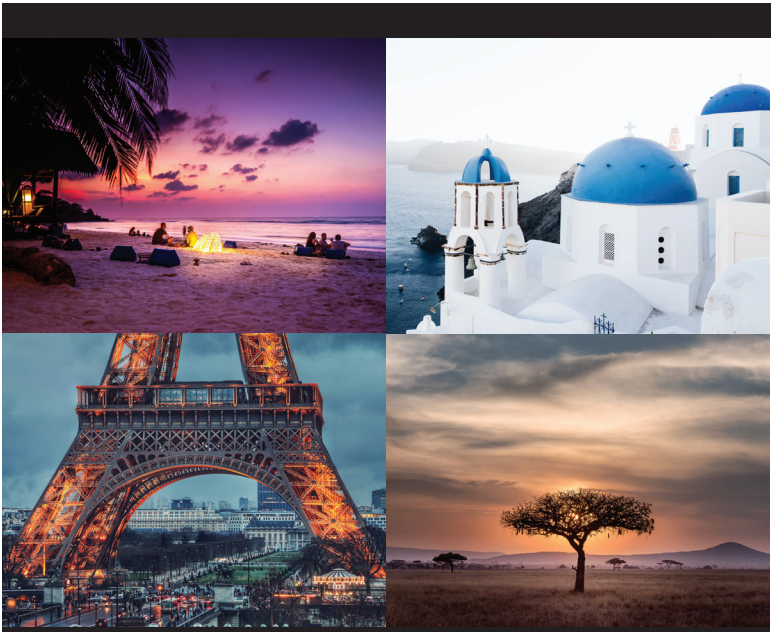




Travel Protection Plan Summary

for Plan #F561S

To review full plan details online, go to: tripmate.com/wpF561S



The exclusion for Pre-Existing Medical Condition will be waived provided: (a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.



Schedule Of Benefits

Benefits	Maximum Benefit Amount
Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Trip Interruption	up to 100% of the non-refundable insured Trip Cost
Missed Connection	\$500
Trip Delay	up to \$150 Per Day, to a Maximum of \$750
Accident and Sickness Medical Expense	\$25,000
Medical Evacuation and Repatriation of Remains	\$100,000
Political or Security Evacuation and Natural Disaster Evacuation	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay	\$300

Benefit Summary

TRIP CANCELLATION - Protects the unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason.

TRIP INTERRUPTION - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits for land or water Travel Arrangements for Your Trip, plus the Additional Transportation Cost paid, if Your Trip is interrupted for a covered reason.

MISSED CONNECTION - Provides You with a reimbursement for the unused, forfeited, prepaid non-refundable Payments or Deposits paid to the Travel Supplier for the land or water Travel Arrangements You purchased for Your Trip, plus the additional transportation cost to join Your trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 consecutive hours or more for a covered reason.

TRIP DELAY - Assists with Reasonable Expenses incurred when You are delayed 8 consecutive hours or more while en route to or from or during the course of Your Trip for a covered reason.

ACCIDENT & SICKNESS MEDICAL EXPENSE - Provides Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip.

MEDICAL EVACUATION AND REPATRIATION OF REMAINS - Among other things, this reimburses transportation expenses incurred to transport you to the nearest medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life threatening during Your Trip.

POLITICAL OR SECURITY EVACUATION AND NATURAL DISASTER EVACUATION - Can cover reasonable Political or Security Evacuation or reasonable Natural Disaster Evacuation expenses and Related Costs incurred for Your transportation, if You must interrupt Your Trip for a covered Political or Security Event or Natural Disaster Event and while traveling outside Your Home Country.

BAGGAGE & PERSONAL EFFECTS - Provides reimbursement when your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY - Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed or misdirected by a Common Carrier for at least 12 consecutive hours or more.

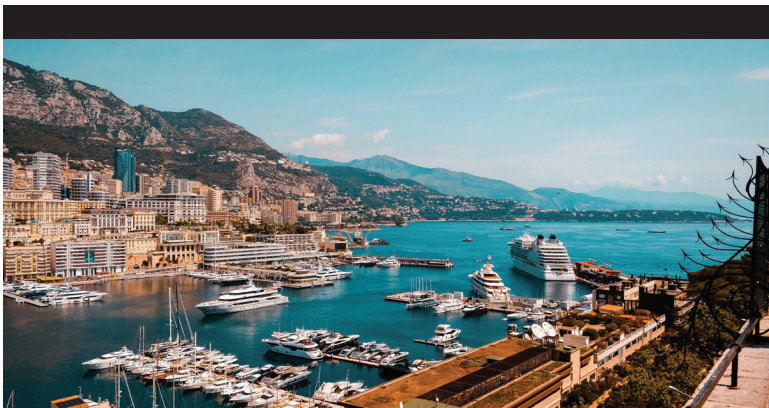


Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan helps protect Your covered travel arrangements (arranged by any entity or organization that coordinates or supplies travel services for You) if You are to cancel Your Trip for a covered reason, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, Child's Caregiver or Business Partner;
- You or Your Traveling Companion have Complications of Pregnancy, which is verified by medical records and occurs after the Effective Date of coverage;
- You or Your Traveling Companion are suffering a Mental, Nervous or Psychological condition or disorders which require Hospitalization or Partial Hospitalization. Hospitalization or Partial Hospitalization must be for at least 5 or more days before Your Scheduled Trip. A Physician must certify the condition as preventing You or Your Traveling Companion from going on the Trip. The Hospitalization requirement does not apply to dementia when death results;
- This peril applies if You have purchased the plan within the Time Sensitive Period. The Bankruptcy or Default of an entity that directly provides Travel Arrangements, including an Air Common Carrier, cruise line, tour operator or other travel entity that causes a complete cessation of travel services if the Bankruptcy or Default occurs more than 14 days following Your Effective Date for Your Trip Cancellation benefit. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. Losses resulting from the Bankruptcy or Default of the Travel Supplier are not covered by this plan;
- You or Your Traveling Companion are directly involved in a traffic accident, while en route to Your Scheduled Trip Departure City or Scheduled Destination. The traffic accident must be documented by a police report;
- mechanical breakdown/equipment failure of a Common Carrier on which You are scheduled to travel that causes a cancellation or delay of Your travel for at least 12 consecutive hours provided no alternative travel arrangements were available;
- an unannounced Strike results in a complete cessation of services for at least 12 consecutive hours of a Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
- Inclement Weather that causes a complete cessation of services for at least 12 consecutive hours of a Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
- Your or Your Traveling Companion's Primary Residence or Scheduled Destination are made Uninhabitable and remain Uninhabitable during Your Trip by a Natural Disaster or burglary. Claims are not payable if a hurricane is foreseeable prior to Your Effective Date for Trip Cancellation. A hurricane is foreseeable on the date it becomes a named storm. We will only pay the benefits for losses occurring within 30 days after the event renders Your Scheduled Destination Uninhabitable;



Coverage Summary (cont.)

- You or Your Traveling Companion are hijacked or Quarantined;
- You or Your Traveling Companion are served with a court order, required to serve on a jury or required to appear as a witness in a legal action, provided You or Your Traveling Companion are not: 1) a party to the legal action; except 2) appearing in a law enforcement capacity;
- You or Your Traveling Companion are called to active military duty or emergency service either to serve or to provide aid or relief in the event of a Natural Disaster, a Civil Disorder or Terrorist Incident other than war;
- Your previously granted military leave is revoked or reassigned for reasons due to war or an act of war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required. The military leave for the dates of travel must have been approved prior to the Effective Date of Trip Cancellation coverage and the leave revoked or reassigned after the Effective Date of Trip Cancellation coverage;
- a Terrorist Incident occurs before Your Trip within 30 days of Your Scheduled Departure Date in a city listed on the scheduled itinerary of Your Trip; Provided Your Travel Supplier (if applicable) did not offer a substitute itinerary. Losses resulting from a cancellation due to a potential Terrorist Incident are not covered, even if the cancellation is due to the issuance of travel advisories, bulletins or alerts;
- a documented theft of Your passports or visas specifically required for Your Trip. A police report must substantiate the theft;
- You have a transfer of employment within the same organization of 250 or more miles which requires Your Primary Residence to be relocated. Notification of the transfer must occur after the Effective Date of Your Trip Cancellation Coverage;
- You or Your Traveling Companion are involuntarily terminated or laid off from Your or their employment. The termination notice must occur at least 30 days after Your Trip Cancellation Effective Date. You or Your Traveling Companion must have been an active employee with the same employer for at least 1 continuous year;
- You or Your Traveling Companion are a student (or are a parent of a student) or are employed either as a full-time teacher or other full-time employee at an elementary, middle or high school and are required to attend/cover an extended school year that falls during or beyond the Scheduled Departure Date. Notice of the extended school year must be provided after the Trip Cancellation Effective Date. School extensions due to extra-curricular or athletic events are not covered;
- Your or Your Traveling Companion's place of employment is deemed to be unsuitable for business due to burglary, vandalism or a Natural Disaster and You or Your Traveling Companion are directly involved as a member or as an employee of the disaster recovery team who is responsible for policy and decision making and are required to work as a result.

The plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to many of the covered reasons for Trip Cancellation discussed above. The covered reasons for Trip Interruption are similar, but not identical, to the covered reasons for Trip Cancellation coverage. Please review the full plan details online at tripmate.com/wpF561S.



Limitations & Exclusions Summary

In addition to any applicable benefits-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, marijuana 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, except as the plan specifically provides otherwise;
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. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the plan;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. a loss or damage caused by detention, confiscation or destruction by customs;
8. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Bankruptcy or Default. Important: there is no coverage for losses due to, arising or resulting from the Bankruptcy or Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this plan to You or Your Traveling Companion.

The insurance provided by this Plan shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

Non-Insurance Services

Generali Global Assistance

FootprintID®



Generali Global Assistance

non-insurance service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

A complete list of these services is included in your Plan Document.

To contact Generali Global Assistance:

Within U.S & Canada

1-855-205-1232

Collect Worldwide

1-954-370-3251

Portable Personal Health Record Provided By FootprintID®

FootprintID® provides a secure solution for individuals to take control of their medical records and enables immediate access wherever they are in the world.

- Medical and Health Information is always at your fingertips anywhere your travel takes you
- Documents are easily shared with physicians
- Web, mobile and telephone access with reliable 24/7 support
- FootprintID® works anywhere in the world
- Register at tripmate.footprintid.com

YOUR PLAN NUMBER: F561S

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at travelclaimsonline.com or call **1-844-777-6856**.

INFORMATION YOU NEED TO KNOW

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