

Trip Protector Economy Trip Cancellation

100% up to a \$5,000 max

The Company will reimburse You, up to the Maximum Benefit shown on the Confirmation of Coverage, if You are prevented from taking Your Trip for any of the following reasons that are Unforeseen and takes place after the Effective Date:

- Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Departure Date.
- Sickness, Accidental Injury or death of a Family Member or Traveling Companion booked to travel with You, that results in medically imposed restrictions as certified by a Physician preventing that person's participation in the Trip.
- Sickness, Accidental Injury or death of a non-traveling Family Member.
- You or a Traveling Companion being hijacked, Quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within ten (10) days of departure; having Your principal place of residence made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of Your principal place of residence within ten (10) days of departure.
- You or a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;
- You or Family Member, who are military personnel, and are called to emergency duty for a natural disaster; this does not include war.
- Strike that causes complete cessation of services for at least forty-eight (48) consecutive hours.
- After five (5) years of continuous employment at the same company, You are terminated or laid-off, from full-time employment by that company within 30 days of the date of Your Trip.
- You have a transfer of employment of two hundred fifty (250) miles or more.
- The death or Hospitalization of Your Host at Destination within thirty (30) days of the date of Your Trip.

The Company will reimburse You for the following:

1. pre-paid, forfeited, non-refundable Payments or Deposits You paid for Travel Arrangements for Your Trip;
2. If Your Travel Supplier cancels Your Trip, You are covered up to \$100.00 for the reissue fee charged by the airline for the tickets or up to \$200.00 for the cost charged by the airline to retain Your frequent flyer miles if not used to purchase the airline ticket in conjunction with this Trip. You must have covered the entire cost of the Trip including the airfare.

In no event shall the amount reimbursed exceed the Maximum Benefit shown on the Confirmation of Coverage.

**SPECIAL CONDITIONS:** You must advise the Participating Organization and the Company or its authorized representative as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the as soon as reasonably possible.