

Trip Protector Preferred Trip Cancellation

100% up to a \$50,000 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;
- A Terrorist Incident that occurs in a city listed on Your Trip itinerary and within thirty (30) days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the ninety (90) days prior to the Terrorist Incident that is causing the cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary. This does not include flight connections or other transportation arrangements to reach Your destination.
- 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.
- Weather that causes complete cessation of services of the Common Carrier for at least forty-eight (48) consecutive hours and prevents You from reaching Your destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.
- Bankruptcy and/or Default of Your Travel Supplier that occurs more than ten (10) days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom You purchased Your Land/Sea Arrangements. Your Scheduled Departure Date must be no more than fifteen (15) months beyond Your Effective Date. 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.
- 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.
- Natural disaster at the site of Your destination that renders Your destination accommodations Uninhabitable.
- 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.

SINGLE OCCUPANCY COVERAGE

The Company will reimburse You for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Trip delayed, canceled, or interrupted for a covered reason and You do not cancel. This benefit is subject to the same Maximum Benefit indicated above.

Cancel For Any Reason (optional)

75% reimbursement

Not available in NH, NY, WA

If You cancel Your Trip for any reason not otherwise covered by this Certificate, the Company will reimburse You for the percentage of the prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip shown on the accompanying Confirmation of Coverage provided:

1. Your premium payment is received within ten (10) days of the date Your initial deposit/payment for Your Trip is received; and
2. You insure all prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within fifteen (15) days of the payment for those arrangements the cost of any subsequent arrangements (or any other arrangements not made through Your travel agent) added to Your Trip; and
3. You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.