



Benefits	ANNUAL MULTI-TRIP PROTECTOR MAXIMUM BENEFIT AMOUNT <sup>2</sup>	WORLDWIDE TRIP PROTECTOR EDGE MAXIMUM BENEFIT AMOUNT	WORLDWIDE TRIP PROTECTOR MAXIMUM BENEFIT AMOUNT
Trip Cancellation**	Optional - 100% of Trip Cost*	100% of Trip Cost*	100% of Trip Cost*
Trip Interruption***	Optional - 150% of Trip Cost*	100% of Trip Cost*	150% of Trip Cost*
Missed Tour or Cruise Connection	\$500 - 3 hours	\$300 - 12 hours	\$500 - 3 hours
Itinerary Change	n/a	n/a	\$500
Trip Delay	\$5,000 (\$200/day) - 12 hours	\$300 (\$100/day) - 12 hours	\$1,500 (\$200/day) - 3 hours
Change Fee	n/a	\$250	\$250
Baggage & Personal Effects	\$2,500 (\$250/article)	\$750(\$250/article)	\$1,000(\$250/article)
Baggage & Personal Effects - Electronic Equipment	n/a	n/a	Optional - \$2,000
Baggage Delay	\$750 - 3 hours	\$200 - 12 hours	\$500 - 3 hours
Pet Kennel	n/a	n/a	\$500 (\$50/day)
Accident and Sickness Medical Expense	\$100,000	\$10,000, with optional benefit to add \$40,000 more	\$100,000
Dental Sublimit	\$750	\$750	\$750
Medical Evacuation and Repatriation of Remains	\$100,000 (per Trip/2 occurrences per plan term)	\$100,000, with optional benefit to add \$100,000 more	\$1,000,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000 (per Trip/2 occurrences per plan term)	n/a	\$150,000
Accidental Death and Dismemberment 24 Hour Other Than Air Flight	\$50,000	n/a	\$10,000
Accidental Death and Dismemberment Air Flight Only	\$25,000	Optional - Up to limit purchased	Optional - Up to limit purchased
Travel Inconvenience	n/a	n/a	Optional - \$750 (\$250 per inconvenience)
Travel Inconvenience - Bed Rest	Optional - \$4,000 per plan term	n/a	Optional - \$4,000 per plan term
Rental Car Damage and Theft	Optional - \$50,000/Vehicle	Optional - \$25,000	Optional - \$50,000
Cancel for Any Reason (CFAR)** <sup>1</sup>	Optional - 75% of Trip Cost*	n/a	Optional - 75%*
Interrupt for Any Reason (IFAR) ** <sup>1</sup>	n/a	n/a	Optional - 75%*
Cancel for Work Reasons** <sup>1</sup>	Included under Trip Cancellation	Optional - 100% of Trip Cost*	Included under Trip Cancellation
Event Ticket Registration Fee Protection	n/a	n/a	Optional - \$1,000
Children 17 and Under	Included at no extra charge for each insured adult	Included for an additional flat rate, plus extra charge for optional benefits added	Included at no extra charge, but will be charged for any optional benefits added
Pre-Existing Medical Condition Exclusion Waiver****	Available	Available	Available

Optional coverages are available for an additional cost.

\* Up to the lesser of the Trip Cost paid or the limit of Coverage on Your Confirmation of Coverage.

\*\* Not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

\*\*\* \$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of Benefits. (WTP only)

\*\*\*\* Pre-Existing Medical Condition Exclusion Waiver means the pre-existing medical condition exclusion can be waived provided you purchase the plan within 21 days of the date Your initial Trip Payment or Deposit is received (For AMTP & WTP) and within 14 days of the date Your initial Trip Payment or Deposit is received, (for WTPE) and you are not disabled from travel at the time your plan cost is paid. Additional Terms Apply.

<sup>1</sup> CFAR & IFAR must be purchased within 21 days of the date your initial trip payment or deposit is received, and Cancel for Work Reasons must be purchased within 14 days of the date your initial trip payment or deposit is received. Additional terms apply.

<sup>2</sup> Maximum Benefit Amount is per Trip.