

Travel Insurance Select Plan Changes



Effective June 30, 2022, the Travel Insurance Select plan will reflect the following changes:

- Increase Plus plan level maximum trip cost to from \$100,000 to \$125,000.
- Increase Elite plan level maximum trip cost to from \$100,000 to \$150,000.
- Add Travel Inconvenience benefits for Plus & Elite plan levels (Travel Delay Inconvenience for Plus and Elite plans, plus Tarmac Delay and Flight Cancellation options for the Elite plan).
- Add Rental Property Damage Liability benefits for Plus & Elite plan levels.
- Add new covered reasons for Trip Cancellation and Trip Interruption for Plus & Elite plan levels (see second chart below for specifics).
- The Trip Interruption For Any Reason (IFAR) upgrade option will now **only** exclude residents of NY and WA state. In the current plan version, IFAR is also excluded to residents of AK, CA, CO, IN, KS and NH.

There are no changes to the Basic plan level. However, all plan levels will have new plan documents as part of the filing renewal.

Tables on following pages indicate 1) plan benefits and details and 2) covered reasons for Trip Cancellation and Trip Interruption. Highlighted areas of tables indicate changes effective June 30, 2022.

Travel Insurance Benefits and Plan Details

Benefits shown below are per person, per trip. Highlighted areas indicate plan changes effective June 30, 2022.

Benefit Plan Level	Basic Plan	Plus Plan	Elite Plan
Trip Cancellation	100% of Trip Cost Max \$15,000	100% of Trip Cost Max. \$125,000	100% of Trip Cost Max. \$150,000
Trip Interruption	100% of Trip Cost Max. \$15,000	125% of Trip Cost Max. \$156,250	150% of Trip Cost Max. \$225,000
Single Supplement	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Travel Delay - 12 Hour	\$100/day; \$500 Max.	\$200/day; \$1,000 Max.	\$250/day; \$2,000 Max.
Travel Inconvenience - Trip Delay - 3 Hours	N/A	\$150	\$150
Travel Inconvenience - Flight Cancellation	N/A	N/A	\$150
Travel Inconvenience - Tarmac Delay - 2 Hours	N/A	N/A	\$150
Rental Property Damage	N/A	\$1,500	\$3,000
Missed Connection - 3 Hour	\$500	\$1,000	\$1,500
Reimbursement of Miles or Reward Points	\$50	\$75	\$75
Emergency Medical Evac/Repat of Remains - Primary	\$100,000	\$500,000	\$1,000,000 Includes Choice of Hospital
Search & Rescue	N/A	N/A	\$5,000
Emergency Accident & Sickness Medical - Secondary (Primary on Elite)	\$50,000	\$100,000	\$150,000
Emergency Dental Expense - Secondary (Primary on Elite)	\$500	\$750	\$1,000
24-Hour Accidental Death & Dismemberment (Other than Air Flight)	N/A	\$25,000	\$50,000

Baggage Delay - 12 Hour	\$100	\$300	\$500
Baggage / Personal Effects (Secondary to Common Carrier)	\$500; (250 per article/\$500 valuable items)	\$1,000 (\$250 per article/\$500 valuable items)	\$2,500 (\$500 per article/\$1,000 valuable items)
Sports Equipment Rental	N/A	\$750	\$1,500
Rental Car Damage	N/A	\$25,000	\$35,000
Cancel For Any Reason (CFAR) & Interruption For Any Reason (IFAR) <i>CFAR not available to NY residents. IFAR not available to NY and WA residents.</i>	N/A	Optional Upgrade - 75% of Trip Cost Purchase within 21 days of deposit.	Optional Upgrade - 75% of Trip Cost Purchase within 21 days of deposit.
Pre-Ex Waiver (purchase within 21 days of deposit) (Does not apply to non-traveling family members)	N/A	21 days of initial Trip Deposit	21 days of initial Trip Deposit
Look Back	60 Days	60 Days	60 Days
Length of Trip	30 Days	60 Days	90 Days
Allowance for purchase plan date from departure date	12 months	15 months ***Purchase to departure extended to 12/31/2024 for Plus & Elite. Entire trip needs to be completed by 12/31/2024.	18 months ***Purchase to departure extended to 12/31/2024 for Plus & Elite. Entire trip needs to be completed by 12/31/2024.
Free Look	15 Days	15 Days	15 Days
Worldwide Concierge & Travel Assistance	Included	Included	Included
Blue Ribbon Bags Lost Luggage Locator Service	Included	Included	Included

Trip Cancellation and Trip Interruption Covered Reasons

(Full plan text)



Travel Insurance Select Plan: **Highlighted** sections denote changes effective June 30, 2022.

Trip Cancellation and Trip Interruption Covered Reasons	Basic	Plus	Elite
Your, or a Family Member's, or a Traveling Companion's, or a Business Partner's death that occurs [before departure on Your Trip] [while You are on Your Trip]	✓	✓	✓
Your, or a Family Member's, or a Traveling Companion's, or a Business Partner's Sickness or Injury, that: a) [occurs before departure on Your Trip] [occurs while You are on Your Trip]; b) is examined and treated by a Physician prior to [cancellation] [the time of Interruption] unless it is not reasonably possible to do so; and c) as certified by a Physician, results in medical restrictions so disabling as to [cause You to cancel Your Trip.] [prevent Your continued participation on Your Trip.]	✓	✓	✓
You or Your Traveling Companion are attending the childbirth of Your Family Member or surrogate mother, provided the conception occurs after Your Effective Date for Trip Cancellation and must be verified by medical records	✗	✗	✓
The Financial Insolvency or Financial Default of an entity that directly provides Travel Arrangements, including a Travel Supplier, that causes a complete cessation of travel services if the Financial Insolvency or Financial Default occurs more than 14 days following Your Effective Date for Your Trip [Cancellation] [Interruption] benefit. Benefits will be paid due to Financial Insolvency or Financial 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	✗	✓	✓
You or Your Traveling Companion are directly involved in a traffic accident , while en route to Your Scheduled Trip Departure City. The traffic accident must be documented by a police report or news 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 24 consecutive hours provided no alternative Travel Arrangements were available	✓	✓	✓
Mandated shutdown by local government authorities of an airport or air traffic control system resulting in the complete cessation of services for at least 24 consecutive hours of Your Common Carrier	✗	✗	✓
An unannounced Strike results in a complete cessation of services for at least 24 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 24 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 or is inaccessible by the mode of transportation as shown on the travel documents or itinerary within 30 days of Your Scheduled Departure Date by a Natural Disaster or vandalism or burglary ; Claims are not payable if a hurricane is foreseeable prior 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 or inaccessible.	✓	✓	✓
You or Your Traveling Companion are hijacked or Quarantined	✓	✓	✓
You or Your Traveling Companion are subpoenaed, 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 the victim of a Felonious Assault [within 10 days prior to the Scheduled Departure Date] [while on Your Trip]	✓	✓	✓
A travel alert or travel warning for levels 4 and higher for cities listed on Your itinerary or if Your Scheduled Destination officially prohibits incoming US resident travel after Your Effective Date [for Trip Cancellation] [of Your Trip Interruption Coverage], to a destination specifically listed on Your Itinerary. The travel alert/warning, etc. must occur [within 30 days of the scheduled Departure Date] [during Your scheduled Trip]. For up-to-date information refer to the U.S. State Department website at: https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html	✗	✓	✓
You have an involuntary transfer of employment within the same organization of 250 or more miles which requires Your Primary Residence to be relocated [and You have to interrupt the Trip]. Provided that You have been an active employee for the same employer for at least 3 continuous years. Notification of the transfer must occur [after the Effective Date of Your Trip Cancellation Coverage] [while You are on the Trip] and the transfer must occur [within 30 days of the Scheduled Departure Date] [during the Trip]. This provision not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons	✓	✓	✓
You are involuntarily terminated or laid off from Your employment [while You are on Your Trip]. [The termination notice must occur at least 10 days after Your Trip Cancellation Effective Date.] You must have been an active employee with the same employer for at least 3 continuous years. This provision is not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons	✗	✗	✓
Your or Your Traveling Companion's previously granted military leave is revoked or reassigned for reasons other than for war [within 30 days of the Scheduled Departure Date] [while You or Your Traveling Companion are on the Trip and You or Your Traveling Companion have to interrupt the Trip]. 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] [Interruption] coverage and the leave revoked or reassigned after the Effective Date of Trip [Cancellation] [Interruption] coverage			
You or Your Traveling Companion are called to active military or emergency service either to serve or to provide aid or relief in the event of a Natural Disaster other than war	✓	✓	✓
Your Host at Your Scheduled Destination being unable to provide Accommodations due to a life-threatening Sickness or Injury, or due to his/her death; You must provide official documentation of the event	✓	✓	✓
A Terrorist Incident occurs [before] [during] 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. If an incident occurred in a city within 30 days prior to Your purchase of insurance, all other incidents in that same city are excluded.	✓	✓	✓
Security Breach, Civil Disorder or Riot occurs for at least 24 consecutive hours preventing You from reaching Your Scheduled Destination or departing on Your Trip	✗	✓ <i>Trip Can. only</i>	✓ <i>Trip Can. only</i>
You or Your Traveling Companion are required to work during Your Trip. Vacation leave must have been already approved by You or Your Traveling Companion's employer and cancellation of vacation leave must occur after Your Trip Cancellation Effective Date. You or Your Traveling Companion must provide proof of requirement to work, such as a notarized statement signed by an officer of the employer	✗	✗	✓
You or Your Traveling Companion are required to work during Your Trip and directly involved in a merger, acquisition, bankruptcy proceedings or voluntary government required product recall. The company that is involved in said event must currently employ You or Your Traveling Companion and the action requires You or Your Traveling Companion to work as a result. You or Your Traveling Companion must be an active, full-time employee and cannot be a company owner or partner	✗	✗	✓
You or Your Traveling Companion's place of business 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	✗	✗	✓
Your Pet or Service Animal is sick, diagnosed with a terminal illness, injured or dies [within 10 days prior to the Scheduled Departure Date] [while You are on the Trip]. You must provide veterinary records documenting the illness, injury or death of Your Pet/Service Animal	✗	✗	✓
A [cancellation] [disruption] of Your Trip if Your arrival on Your Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Trip Delay benefit.	✓	✓	✓