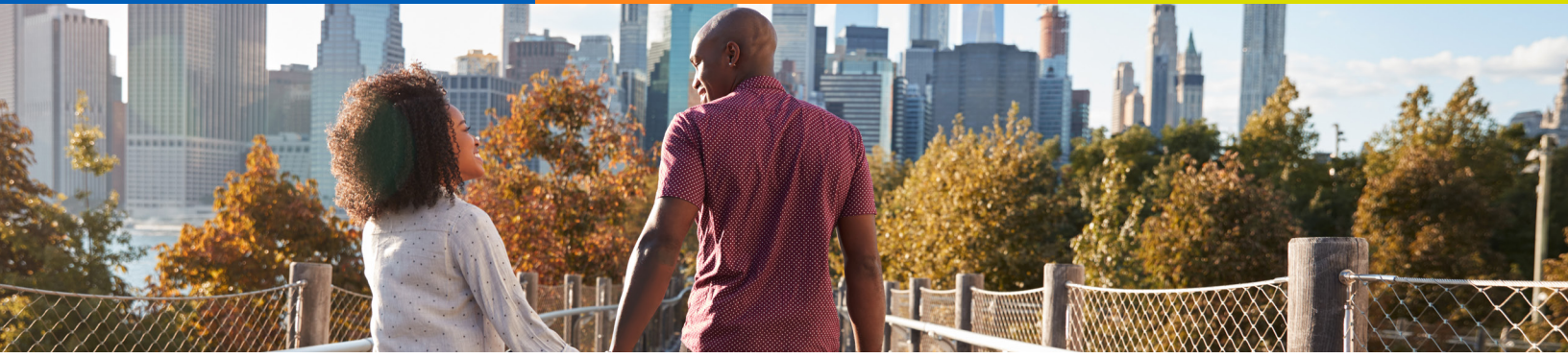


# WORLDWIDE TRIP PROTECTOR LITE



## SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Benefit	Maximum Amount
Trip Cancellation**	100% of Trip Cost*
Trip Interruption**	100% of Trip Cost*
Trip Delay - 12 hours	\$300 (\$100/day)
Change Fee	\$250
Frequent Traveler Reward	\$250
Single Supplement	Included
Missed Tour or Cruise Connection	\$300
Medical Evacuation and Repatriation of Remains	\$100,000
Baggage and Personal Effects	\$750 (\$250 per article)
Baggage Delay - 12 hours	\$200
Accident & Sickness Medical Expense	\$10,000
Dental Expense	\$750
Non-Insurance Travel Assistance Services	Included

## OPTIONAL UPGRADE BENEFITS

Available for an additional cost.

Optional Benefit	Maximum Amount
Cancel for Work Reasons <sup>1**</sup>	100% of Trip Cost*
Rental Car Damage and Theft Coverage	\$25,000
Medical Evacuation and Repatriation of Remains	Additional \$100,000
Additional Accident & Sickness Medical Expense	\$10,000
Accident Death and Dismemberment Air Flight Only	Up to the limit purchased

1 Must be purchased within 14 days of initial trip deposit.

\*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



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## General Exclusions and Limitations for Insurance Benefits

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion or Family Member scheduled and booked to travel with You.

### The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the policy.

### The following exclusions apply to the Medical Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

### In addition to any applicable benefit-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 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;
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;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.



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