

## Travel Protection Insurance

### Coverage Overview Travel Fundamentals

Thank you for your interest in Chubb's Travel Protection Insurance. Below is a brief overview of the important features of this plan. For a more detailed description of the terms and conditions of coverage please refer to the Policy or Certificate of Insurance. Benefit amounts shown below are maximum limits per person. Coverage may not be available in all states or certain terms may be different where required by state law.

#### Standard Plan Benefits:

Trip Cancellation	100% of Trip Costs (\$100,000 maximum)	Baggage & Personal Effects	\$1,000
Trip Interruption	150% of Trip Costs (\$150,000 maximum)	Baggage Delay	\$500
Itinerary Change	\$300	Accident & Sickness Medical Expense	\$10,000
Trip Delay	\$1,500 (\$150 per day)	Emergency Evacuation & Repatriation of Remains	\$100,000
Missed Connection	\$500	Assistance Services	Included

#### Additional Benefits (if purchased within 21 days of trip purchase):

Pre-Existing Medical Condition Exclusion Waiver	Included	Trip Cancellation/Interruption due to Financial Default	Included
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#### Optional Benefits (if selected by the Applicant and the required premium is paid):

Accident & Sickness Medical Expense Upgrade: Additional \$15,000 or Additional \$40,000

### Description of Benefits

**Trip Cancellation** - Reimburses forfeited pre-paid trip costs up to the maximum limit shown in the schedule of benefits for trips that are cancelled due to a covered unforeseen event prior to the scheduled departure date.

**Trip Interruption** - Reimburses the unused portion of non-refundable pre-paid trip costs and any additional covered transportation expenses incurred up to the maximum limit shown in the schedule of benefits.

**Itinerary Change** - reimburses up to the maximum limit shown in the schedule of benefits for pre-paid, non-refundable event or activity expenses paid by you if a Travel Supplier makes a change in your trip itinerary that prevents you from participating in the event or activity, during your trip.

**Trip Delay** - Reimburses for reasonable additional expenses incurred until travel becomes possible to the originally scheduled destination, if your trip is delayed 5 or more consecutive hours because of a covered unforeseen event.

**Missed Connection** - Reimburses for unused, pre-paid, non-refundable trip payments or additional transportation expenses incurred if you miss a trip departure because of a cancellation or delay of 3 or more hours due to inclement weather or a common carrier caused delay.

**Baggage & Personal Effects** - Reimburses for loss, theft, or damage to your baggage, personal effects, passports, travel documents, credit cards, and visas during a trip.

**Baggage Delay** - Reimburses for the purchase of necessary personal effects if your baggage is delayed or misdirected by the common carrier for more than 24 hours while on a trip or you are separated from your baggage for more than 24 hours while on a trip due to a covered Trip Delay.

**Accident & Sickness Medical Expense** - Pays a benefit for reasonable and customary charges if you suffer an injury or sickness requiring you to be treated by a physician while on a trip and will reimburse for medically necessary covered expenses incurred to treat an injury or sickness during the course of the trip provided the initial documented treatment

was received from a physician during the trip. The injury or sickness must first begin while on an overnight trip with a destination of at least 100 miles from your primary residence.

**Emergency Evacuation & Repatriation of Remains** - Covers the evacuation and transportation to the nearest adequate licensed medical facility, if ordered by the onsite physician. In the case of death, covers expenses for returning home. Trip must be overnight and destination must be at least 100 miles from your primary residence.

### *Additional Benefits- If purchased within 21 days of trip purchase*

**Pre-Existing Medical Condition Exclusion Waiver** – Removes the policy exclusion on pre-existing medical conditions. You must be medically able to travel when this insurance is purchased. This coverage applies only if you have insured the full cost of all prepaid, non-refundable cost associated with your Trip.

**Trip Cancellation/Interruption due to Financial Default** – Covers trip cancellation/interruption due to the financial default of an airline, cruise line, or tour operator.

### *Optional Coverage - If selected by the Applicant and the required premium is paid*

**Accident & Sickness Medical Coverage**– Upgrades your Accident and Sickness Medical Expense maximum limit to an additional \$15,000 or an additional \$40,000.

### *Assistance Services*

Provides the following services:

- Medical Assistance
- Personal Assistance
- Travel Assistance
- Security Assistance
- Concierge Services

### *Exclusions*

This plan does not cover any loss caused by or resulting from intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured while sane or insane (this exclusion does not apply to any medical benefits); Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; mountaineering where ropes or guides are normally used and specialized equipment is necessary for the ascent or descent of a mountain. Specialized equipment includes but is not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, participation in a civil disorder, riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; commission of or attempt to commit a felony by the Insured; Mental, Nervous or Psychological Disorder (this exclusion does not apply to any medical benefits); if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; **PRE-EXISTING MEDICAL CONDITION EXCLUSION:** The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 180 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

Additional exclusions apply to specific benefits. Please review your Policy or Certificate of Insurance to see the additional exclusions that apply to your plan of benefits.