



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

Optimal 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.

\*\*\* The pre-existing medical condition exclusion can be waived if you are not disabled from travel at the time your plan cost is paid. For Worldwide Trip Protector, Worldwide Trip Protector Edge & Annual Multi-Trip Protector: The plan must be purchased within 21 days (WTP and AMTP) and 14 days (WTP Edge) of the date your initial trip payment is received, and 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 initial trip deposit. CFAR & IFAR is not available to residents of NY. Additional terms apply.

For a full list of plan benefits and details see applicable plan documents.

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