

Group Lite

Schedule of Insurance Coverage and Other Services

Trip Cancellation*	Trip Cost**
Trip Interruption*	100% of Trip Cost*
Trip Delay	\$500(\$150/day)
Baggage/Personal Effects	\$500
(\$250 limit per article, \$500 combined limit for valuables)	
Emergency Accident/Sickness Medical Expense	\$10,000
Emergency Evacuation & Repatriation of Remains.....	\$20,000
Worldwide Emergency Assistance Services.....	Included

* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only.

** Up to the Trip Cost insured, up to a maximum of \$5,000 per person.

Purchase within 14 days of Final Payment for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased within 14 days of final payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium.

Contact your travel supplier today to purchase the Travel Insured Group Lite Protection Plan!

This document contains highlights of the plan. Review the Certificate of Insurance for complete terms, conditions and exclusions that apply. The Certificate of Insurance will be provided to you by your travel supplier upon purchase of the plan.

Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United State Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2011. Not all coverage available in all jurisdictions.

Trip Cancellation/Trip Interruption: The Insurer will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking or continuing Your covered Trip due to the following Unforeseen events:

- a) Sickness, Accidental Injury, or death of You, Your Traveling Companion, or Business Partner, or Family Member of You or Your Traveling Companion,; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
- b) Strike that causes complete cessation of services for at least 24 consecutive hours.
- c) Weather which causes complete cessation of services of Your Common Carrier.
- d) You or Your Traveling Companion are terminated or laid off from employment subject to three years of continuous employment at the place of employment where terminated.
- e) You or Your Traveling Companion are hijacked, quarantined, required to serve on a jury, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, subpoenaed, the victim of felonious assault within 10 days of departure; or having Your or Your Traveling Companion's principal place of residence made uninhabitable by fire, flood, or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
- f) If within 30 days of Your departure, a terrorist incident occurs within the territorial limits of the City listed on Your itinerary. The terrorist incident must occur after the Effective Date of Your Trip Cancellation coverage;
- g) You or Your Traveling Companion who are military personnel, and are called to emergency duty for a disaster other than war.
- h) You or Your Traveling Companion being directly involved in a traffic Accident substantiated by a police report, while en route to departure.
- i) Natural disaster at the site of Your destination which renders Your destination accommodations uninhabitable.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72-hour period, the Company will not pay for additional charges which would not have been incurred had an Insured notified the Travel Supplier in the specified period. If the event prevents an Insured from reporting the cancellation, the 72-hour notice requirement does not apply; however, an Insured must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

Trip Delay: The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of Coverage and Services, if You are delayed en route to or from the covered Trip for 12 or more hours due to a covered reason. Covered expenses include Your additional transportation cost to join the Trip or return home, including up to \$150 per day for reasonable additional expenses incurred for meals and lodging, or any prepaid, unused, non-refundable land and water accommodations. Covered Reasons for travel delay are: Any delay of Your Common Carrier (including bad weather); You or Your Traveling Companion being delayed by a traffic Accident while en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; lost or stolen passports, money, or travel documents; quarantine; Hijacking, unannounced Strike, Natural Disaster.

Baggage/Personal Effects: The Insurer will reimburse You up to the maximum shown on the Schedule of Coverage and Services for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

Emergency Accident and Sickness Medical Expense: The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip.

Emergency Medical Evacuation: The Insurer will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip. Benefits payable are subject to the Maximum Amount per person shown on the Schedule of Benefits for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of the Insured's Injury or Emergency Sickness warrants the Insured's Emergency Evacuation to the closest adequate medical facility.