

Chubb Travel Protection Overview

Standard Plan Benefits	Travel Choice	Travel Essentials	Travel Basics
Trip Cancellation	100% of Trip Costs (\$100,000 maximum)	100% of Trip Costs (\$100,000 maximum)	100% of Trip Costs (\$100,000 maximum)
Trip Interruption	150% of Trip Costs (\$150,000 maximum)	150% of Trip Costs (\$150,000 maximum)	100% of Trip Costs (\$100,000 maximum)
Trip Interruption - Return Air Only	\$1,000	\$750	\$500
Trip Delay	\$1,000 (\$200 per day)	\$750 (\$150 per day)	\$500 (\$100 per day)
Missed Connection	\$500	\$250	N/A
Baggage & Personal Effects	\$2,500	\$1,000	\$750 (\$50 deductible)
Baggage Delay	\$500	\$300	\$200
Accident & Sickness Medical Expense*	\$50,000	\$25,000	\$15,000 (\$50 deductible)
Emergency Evacuation & Repatriation of Remains	\$1,000,000	\$500,000	\$150,000
Accidental Death & Dismemberment	\$50,000	\$10,000	N/A
Assistance Services	Included	Included	Included
Additional Benefits (if purchased within 15 days of trip purchase)			
Pre-Existing Medical Condition Exclusion Waiver	Included	Included	Included
Trip Cancellation/Interruption due to Financial Default	Included	Included	Included
Accident Sickness Medical Expense	Primary	Primary	N/A
Baggage & Personal Effects	Primary	N/A	N/A
Flight Accident	N/A	\$50,000	\$25,000
Missed Connection	N/A	Additional \$250	N/A
Optional Benefits (if selected by the Applicant and required premium is paid)			
Medical Coverage Upgrade including Emergency Evacuation*	Additional \$50,000	Additional \$500,000 for Emergency Evacuation Upgrade Only	Additional \$150,000 for Emergency Evacuation Upgrade Only
Car Rental Collision Coverage	\$35,000 (\$250 Deductible)	\$35,000 (\$250 Deductible)	\$35,000 (\$250 Deductible)
Cancel for Any Reason*	50% of Trip Costs	50% of Trip Costs	N/A
Flight Accident	N/A	Amount selected up to \$500,000	Amount selected up to \$500,000

*Limits vary by State - limits above available to residents of CA, CO, KS, MD, MN, MO, MT, NY, OR, PA, RI, TX, WA

Trip Cancellation and Interruption benefits will be paid if an Insured cancels their Trip, or is unable to continue their Trip due to any of the following unforeseen events:

- Sickness, Injury or death of an Insured, Family Member, Traveling Companion, Business Partner or Host at Destination;
- Sickness or Injury of an Insured, Traveling Companion, or Family Member traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing continued participation in the Trip;
- Sickness or Injury of a Family Member not traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted and must be certified by a Physician;
- Sickness or Injury of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician;
- Sickness, Injury, death or hospitalization of the Insured's Host at Destination. A Physician must certify the Sickness or Injury.
- Financial Default of an airline, Cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others. This coverage applies only if insurance was purchased within 15 days of Initial Trip Payment;
- Inclement Weather causing delay or cancellation of travel.
- Strike causing complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Resident being made Uninhabitable or inaccessible by Natural Disaster, vandalism or burglary;
- The Insured's Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;
- The Insured or Traveling Companion is hijacked, quarantined, subpoenaed, required to serve on a jury;
- The Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination may not occur following the effective date of coverage. This provision is not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;
- The Insured or Traveling Companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to the Insured's Destination;
- A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
- The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
- The Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required;
- The Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
- The Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

Trip Delay benefits will be paid if the Insured's Trip is delayed 5 or more consecutive hours and prevents the Insured from reaching their destination as a result of a cancellation or delay of their Trip for one of the following unforeseen events:

- Common carrier delay;
- The Insured's or Traveling Companion's lost or stolen passports, travel documents, or money;
- Reasons listed (above) under Trip Cancellation and Interruption benefits.

This information is a brief description of the features of this insurance program. Coverage & pricing may vary by state. The provision of this document is for informational purposes only and is not an insurance contract. General exclusions apply, refer to Certificate of Insurance for additional details. The Policy or Certificate of Insurance along with the travel insurance policy cancellation process is available at www.chubbtravel.com/selfservice.

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