

Benefits	Signature Travel Insurance
Trip Cancellation	Trip Cost Insured (up to \$100,000)
Trip Interruption	150% of trip Cost Insured
Travel Delay	Up to \$1,000 (\$250 per day max after delay of 6 hrs)
Missed Connection	Up to \$500 (after a delay of 3 hours)
Change Fee	Up to \$300
Reimbursement of Miles or Reward Points	Up to \$75
Lost/Baggage	Up to \$2,500
Baggage Delay	Up to \$500
Emergency Medical	Up to \$100,000
Emergency Dental	Up to \$1,000
Pre-existing Condition Waiver	Available – if purchased within 20 days of initial trip payment
Common Carrier AD&D	Up to \$100,000
Search & Rescue	Up to \$10,000
Sports Equipment Rental	Up to \$2,000 (\$500 Day Max)
Waives excluded sports/recreation activities	Included
Rental Car Damage	Up to \$40,000
Coverage Type	Primary
Cancel for Any Reason (UPGRADE)	Up to 75% of the trip Cost Insured if purchased within 20 days of initial trip payment
Interrupt for Any Reason (UPGRADE)	Up to 75% of the trip Cost Insured

Trip Cost	0-39	40-49	50-59	60-64	65-69	70-74	75-79	80-85
\$0-\$499	\$20	\$25	\$30	\$37	\$41	\$49	\$61	\$84
\$500-\$1,000	\$65	\$72	\$80	\$90	\$97	\$106	\$119	\$137
\$1,001-\$1,500	\$69	\$77	\$93	\$109	\$121	\$134	\$152	\$172
\$1,501-\$2,000	\$75	\$86	\$107	\$130	\$146	\$164	\$188	\$207
\$2,001-\$2,500	\$83	\$95	\$124	\$153	\$174	\$195	\$223	\$241
\$2,501-\$3,000	\$91	\$106	\$141	\$176	\$202	\$227	\$259	\$274
\$3,001-\$3,500	\$101	\$118	\$159	\$202	\$231	\$260	\$295	\$307
\$3,501-\$4,000	\$112	\$132	\$179	\$227	\$261	\$293	\$332	\$339
\$4,001-\$4,500	\$124	\$146	\$200	\$255	\$291	\$327	\$369	\$371
\$4,501-\$5,000	\$137	\$162	\$222	\$282	\$323	\$362	\$407	\$403
\$5,001-\$5,500	\$151	\$178	\$245	\$312	\$357	\$398	\$446	\$435
\$5,501-\$6,000	\$167	\$197	\$270	\$342	\$391	\$436	\$486	\$469
\$6,001-\$6,500	\$183	\$216	\$296	\$375	\$427	\$474	\$527	\$503
\$6,501-\$7,000	\$201	\$237	\$324	\$408	\$464	\$515	\$570	\$539
\$7,001-\$7,500	\$221	\$260	\$353	\$444	\$503	\$557	\$614	\$578
\$7,501-\$8,000	\$243	\$285	\$384	\$480	\$544	\$601	\$661	\$618
\$8,001-\$8,500	\$285	\$330	\$435	\$537	\$603	\$661	\$723	\$672
\$8,501-\$9,000	\$335	\$385	\$495	\$600	\$669	\$729	\$792	\$732
\$9,001-\$9,500	\$395	\$448	\$563	\$673	\$744	\$804	\$867	\$799
\$9,501-\$10,000	\$467	\$525	\$643	\$756	\$829	\$890	\$953	\$876
\$10,001-\$10,500	\$534	\$596	\$719	\$836	\$909	\$971	\$1,034	\$948
\$10,501-\$11,000	\$635	\$703	\$828	\$946	\$1,020	\$1,081	\$1,134	\$1,047
\$11,001-\$11,500	\$757	\$830	\$957	\$1,076	\$1,149	\$1,208	\$1,267	\$1,161
\$11,501-\$12,000	\$903	\$983	\$1,110	\$1,227	\$1,299	\$1,354	\$1,411	\$1,292
\$12,001-\$12,500	\$963	\$1,048	\$1,181	\$1,305	\$1,380	\$1,439	\$1,500	\$1,383
\$12,501-\$13,000	\$1,024	\$1,114	\$1,253	\$1,382	\$1,462	\$1,526	\$1,594	\$1,480
\$13,001-\$13,500	\$1,085	\$1,180	\$1,326	\$1,462	\$1,547	\$1,615	\$1,689	\$1,583
\$13,501-\$14,000	\$1,146	\$1,247	\$1,400	\$1,543	\$1,632	\$1,707	\$1,789	\$1,691
\$14,001-\$14,500	\$1,208	\$1,314	\$1,475	\$1,625	\$1,720	\$1,801	\$1,892	\$1,807
\$14,501-\$15,000	\$1,269	\$1,383	\$1,550	\$1,708	\$1,809	\$1,898	\$1,999	\$1,929
Above \$15,000	8.4%	9.2%	10.3%	11.4%	12%	12.6%	13.3%	12.8%
Daily Rate trips over 31 days	\$3.04	\$3.85	\$4.45	\$5.27	\$6.22	\$7.72	\$10.33	\$17.65
% of trip Cost to Add CFAR/IFAR	3%	3.3%	3.1%	2.8%	2.6%	2.4%	2.2%	1.6%

TRAVEL COVERAGE

Trip Cancellation/Interruption

You can be reimbursed for unused travel arrangements, as well as up to \$75 for fees to rebook frequent flyer miles, for reasons such as death or covered sickness or injury of you, family member, traveling companion, business partner or child caregiver; being hijacked, quarantined, called to serve on a jury, or served with a court order to serve as a witness; fire, flood, burglary or other natural disaster; theft of passport or visas; unannounced strike, inclement weather or mechanical breakdown of travel provider; military service; employer termination or layoff; terrorist incident; bankruptcy or default by travel provider. For a complete list of benefits please read the insurance policy.[†]

Cancel/Interrupt For Any Reason

If you cancel your trip for any reason not otherwise covered two or more days before your trip begins, up to 75% of the forfeited non-refundable payments or deposits will be covered.[†] If you interrupt your trip 48 hours or more after your departure date for any reason not otherwise covered, we will cover up to 75% of the total amount of coverage you purchased, to reimburse you for unused non-refundable land or water travel arrangements.[†] (Not available for residents of the state of New York)

Change Fee

We will pay up to \$300 for fees associated with an air itinerary change.[†]

Rental Car Damage

If your rental car is stolen or damaged, we will pay the cost of repairs and rental charges imposed by the rental company, the actual cash value of the car or the amount shown in the declarations page.[†]

BAGGAGE & EQUIPMENT COVERAGE

Baggage and Personal Effects

If your baggage or personal effects are lost, stolen or damaged, we will cover the loss or cost of repair. If your baggage is delayed for more than 24 hours after you reach your destination, we will reimburse you for the cost of additional personal articles.[†]

Sports Equipment Rental

If your checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid, up to the Maximum Benefit Amount shown in the Declarations Page for the reasonable cost of renting sports equipment during your trip.[†]

[†] This is a brief outline of coverage – restrictions apply. Please review the insurance policy for detailed description of the terms, conditions and exclusions. Plan availability and benefits may change per state.

EMERGENCY COVERAGE

Search and Rescue

If you, a family member or traveling companion should become lost, disoriented or reported missing while on a trip, we will pay the costs for an organized search and rescue by appropriate authorities.

Accidental Death and Dismemberment

We will pay for loss of life or limb due to a carrier's accident while you are a passenger during your trip.

Accident & Sickness Medical Expense

Benefits will be paid for the covered expense incurred as a result of accidental injury or sickness during your trip.

Pre-Existing Condition Exclusion

The Company will not pay for any expense as a result of any illness, disease or other condition during the 60-day period immediately prior to the date Your coverage is effective for which you or your traveling companion, business partner or family member scheduled or booked to travel with you (a) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or (b) took or received a prescription for drugs or medicine. This Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

Waiver of the Pre-Existing Condition Exclusion

The exclusion for pre-existing condition will be waived provided: (a) Your payment or deposit for this policy and enrollment form are received within 20 days of the date your initial payment or deposit for your trip is received and; (b) You are not disabled from travel at the time your premium is paid.

Medically Fit To Travel Exclusion

The Company will not pay any expense as a result of you having been advised in writing that you, a traveling companion, family member or business partner booked to travel with you are not medically fit to travel, as defined in the policy, at the time of purchase of coverage. If coverage is purchased and it is later determined that any such persons were not medically fit to travel at the time of purchase, the coverage is void and premium paid will be returned.