



**Insurance Benefits**

**WORLDWIDE TRIP PROTECTOR**

**WORLDWIDE TRIP PROTECTOR EDGE**

Trip Cancellation**	Up to 100% of Trip Cost*	Up to 100% of Trip Cost*
Trip Interruption***	Up to 150% of Trip Cost*	Up to 100% of Trip Cost*
Trip Delay	\$1,500 (\$200 per day) - 3 hours	\$300 (\$100 per day) - 12 hours
Change Fee	\$250	\$250
Itinerary Change	\$500	n/a
Frequent Travel Reward	\$250	\$250
Single Supplement	Included	Included
Missed Tour or Cruise Connection	\$500 - 3 hours	\$300 - 12 hours
Pet Kennel	\$500 (\$50 per day)	n/a
Medical Evacuation and Repatriation of Remains	\$1,000,000	\$100,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000	n/a
Baggage and Personal Effects	\$1,000 (\$250 per article)	\$750 (\$250 per article)
Baggage Delay	\$500 - 3 hours	\$200 - 12 hours
Accident & Sickness Medical Expense	\$100,000	\$10,000
<i>Dental Expense</i>	\$750	\$750
24-Hour Accident Death and Dismemberment	\$10,000	n/a
Pre-existing Medical Conditions Exclusion Waiver <sup>1</sup>	Available	Available

**Optional Upgrade Benefits** (Available for an additional cost.)

Cancel for Any Reason (CFAR)** <sup>2</sup>	Up to 75% Trip Cost*	n/a
Interruption for Any Reason (IFAR)** <sup>2</sup>	Up to 75% Trip Cost*	n/a
Cancel for Work Reasons** <sup>2</sup>	<i>Included under Trip Cancellation</i>	Up to 100% Trip Cost*
Accident Death and Dismemberment Air Flight Only	Up to limit purchased	Up to limit purchased
Medical Evacuation and Repatriation of Remains	n/a	Additional \$100,000
Accident & Sickness Medical Expense	n/a	Additional \$40,000
Baggage & Personal Effects - Electronic Equipment	\$2,000	n/a
Event Ticket Registration Fee Protection	\$1,000	n/a
Rental Car Damage and Theft Coverage	\$50,000	\$25,000
Travel Inconvenience	\$750 (\$250 each)	n/a
Travel Inconvenience - Bed Rest	\$4,000	n/a

\* 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.

\*\*\* For Worldwide Trip Protector only: \$500 return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage. For Worldwide Trip Protector Edge: Trip Interruption is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

<sup>1</sup>The plan must be purchased within 21 days for WTP, or 14 days for Edge, of initial trip payment or deposit to be eligible. Additional terms apply.

<sup>2</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. Additional terms apply.

**Non-Insurance Worldwide Assistance Services are included in both plans and include:**

Medical or Legal Referral, Inoculation Information, Hospital Admission Guarantee, Telemedicine, House Calls, Translation Service, Lost Baggage Retrieval, Passport/Visa Information, Emergency Cash Advance, Bail Bond, Prescription Drug/Eyeglass Replacement, ID Theft Resolution Service, Concierge Service, and Business Concierge