

TRIP CANCELLATION PROTECTION (TCP) POLICY:

COVERAGES FOR TRIP CANCELLATION:

Benefits will be paid for travel arrangements when you are prevented from taking your trip due to:

1. Your or a Traveling Companion's death, which occurs before departure on Your Trip
2. Your or a Traveling Companion's covered Sickness or Injury, which:
 - a. Occurs before departure on Your Trip
 - b. Requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and prevents your participation in the Trip.
3. For the Other Covered Reasons listed below; provided such circumstances occur while coverage is in effect

"Other Covered Reasons" means:

- A. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers)
- B. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage
- C. A documented theft of passports or visas
- D. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure
- E. A Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary

GENERAL EXCLUSIONS:

Benefits are not payable for any loss due to, arising or resulting from:

1. Suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane
2. An act of declared or undeclared war
3. Participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard
4. Riding or driving in races, or speed or endurance competitions or events
5. Mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. Participating in skydiving or parachuting, hang gliding or bungee cord jumping
7. Piloting or learning to pilot or acting as a member of the crew of any aircraft
8. Being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician
9. The commission of or attempt to commit a felony or being engaged in an illegal occupation
10. Normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion at time of travel; dental treatment (except as coverage is otherwise specifically provided herein)
11. Amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits
12. Due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage
13. Medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment
14. A mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You