

## WORLDWIDE TRIP PROTECTOR PLUS SCHEDULE OF BENEFITS

Listing of Benefits	Maximum Limit
<b>Travel Protection</b>	
<b>Trip Cancellation**</b>	Trip Cost*
<b>Trip Interruption***</b>	150% of Trip Cost*
<b>Cancel for Any Reason**</b>	75% of Non-Refundable Trip Cost*
<b>Interruption for Any Reason**</b>	75% of Non-Refundable Trip Cost*
<i>*Up to the lesser of the Trip Cost paid or the limit of Coverage on Your Confirmation of Benefits</i>	
<i>** Not applicable when \$0 Trip Cost displayed on Your Confirmation of Benefits</i>	
<i>***\$1,000 Return Air Only if \$0 displayed for Trip Cancellation on Your Confirmation of Benefits.</i>	
<b>Travel Delay (6 hours)</b>	\$1,000 (\$200 per day)
<b>Missed Connection (3 hours)</b>	\$500
<b>Itinerary Change</b>	\$500
<b>Change Fee</b>	\$250
<b>Reimbursement of Miles or Reward Points</b>	\$250
<b>Baggage Protection</b>	
<b>Baggage/Personal Effects</b>	\$1,000
<b>Per Article Limit</b>	\$250
<b>Combined Articles Limit</b>	\$500
<b>Baggage Delay (12 hours)</b>	\$300
<b>Non-Medical Emergency Evacuation</b>	\$150,000
<b>Medical Protection</b>	
<b>Accident and Sickness Medical Expense</b>	\$100,000
<b>Dental Sublimit</b>	\$750
<b>Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains</b>	\$1,000,000
<b>24-Hour Accidental Death and Dismemberment</b>	\$10,000
<b>Rental Car Damage</b>	\$50,000
<b>Optional Coverage</b>	
<i>Applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.</i>	
<b>Air Flight Only Accidental Death &amp; Dismemberment</b>	Up to Limit Purchased
<b>Increase Benefit Limit Upgrade</b>	
<b>Additional Travel Delay</b>	\$1,000 (For a total of \$2,000)
<b>Additional Missed Connection</b>	\$500 (For a total of \$1,000)
<b>Additional Baggage/Personal Effects</b>	\$1,000 (For a total of \$2,000)
<b>Additional Baggage Delay</b>	\$300 (For a total of \$600)

**WORLDWIDE TRIP PROTECTOR  
SCHEDULE OF BENEFITS**

Listing of Benefits	Maximum Limit
<b>Travel Protection</b>	
<b>Trip Cancellation**</b>	Trip Cost*
<b>Trip Interruption***</b>	150% of Trip Cost*
<i>*Up to the lesser of the Trip Cost paid or the limit of Coverage on Your Confirmation of Benefits</i>	
<i>** Not applicable when \$0 Trip Cost displayed on Your Confirmation of Benefits</i>	
<i>***\$500 Return Air Only if \$0 displayed for Trip Cancellation on Your Confirmation of Benefits</i>	
<b>Travel Delay (6 hours)</b>	\$1,000 (\$200 per day)
<b>Missed Connection (3 hours)</b>	\$500
<b>Itinerary Change</b>	\$500
<b>Change Fee</b>	\$250
<b>Reimbursement of Miles or Reward Points</b>	\$250
<b>Baggage Protection</b>	
<b>Baggage/Personal Effects</b>	\$1,000
<b>Per Article Limit</b>	\$250
<b>Combined Articles Limit</b>	\$500
<b>Baggage Delay (12 hours)</b>	\$300
<b>Non-Medical Emergency Evacuation</b>	\$150,000
<b>Medical Protection</b>	
<b>Accident and Sickness Medical Expense</b>	\$100,000
<b>Dental Sublimit</b>	\$750
<b>Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains</b>	\$1,000,000
<b>24-Hour Accidental Death and Dismemberment</b>	\$10,000
<b>Optional Coverage</b>	
<i>Applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.</i>	
<b>Air Flight Only Accidental Death &amp; Dismemberment</b>	Up to Limit Purchased
<b>Rental Car Damage</b>	\$50,000
<b>Increase Benefit Limit Upgrade</b>	
<b>Additional Travel Delay</b>	\$1,000 (For a total of \$2,000)
<b>Additional Missed Connection</b>	\$500 (For a total of \$1,000)
<b>Additional Baggage/Personal Effects</b>	\$1,000 (For a total of \$2,000)
<b>Additional Baggage Delay</b>	\$300 (For a total of \$600)
<b>Primary Coverage</b>	
<i>Removes Excess Insurance Limitation for Baggage and Personal Effects Emergency Accident and Sickness Medical Expense</i>	

**WORLDWIDE TRIP PROTECTOR LITE  
SCHEDULE OF BENEFITS**

Listing of Benefits	Maximum Limit
<b>Travel Protection</b>	
<b>Trip Cancellation**</b>	Trip Cost*
<b>Optional Other Covered Reasons**</b>	Trip Cost*
<b>Trip Interruption**</b>	Trip Cost*
<i>*Up to the lesser of the Trip Cost paid or the limit of Coverage on Your Confirmation of Benefits</i>	
<i>** Not applicable when \$0 Trip Cost displayed on Your Confirmation of Benefits</i>	
<b>Travel Delay (12 hours)</b>	\$300 (\$100 per day)
<b>Missed Connection (12 hours)</b>	\$300
<b>Change Fee</b>	\$250
<b>Reimbursement of Miles or Reward Points</b>	\$250
<b>Baggage Protection</b>	
<b>Baggage/Personal Effects</b>	\$750
<b>Per Article Limit</b>	\$250
<b>Combined Articles Limit</b>	\$500
<b>Baggage Delay (24 hours)</b>	\$200
<b>Medical Protection</b>	
<b>Accident and Sickness Medical Expense</b>	\$10,000
<b>Dental Sublimit</b>	\$750
<b>Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains</b>	\$100,000
<b>Optional Coverage</b>	
<i>Applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.</i>	
<b>Medical Upgrade</b>	
<b>Additional Medical Expense</b>	\$10,000 (For a total of \$20,000)
<b>Additional Emergency Evacuation/ Medically Necessary Repatriation/ Repatriation of Remains</b>	\$100,000 (For a total of \$200,000)
<b>Air Flight Only Accidental Death &amp; Dismemberment</b>	Up to Limit Purchased
<b>Rental Car Damage</b>	\$25,000