

# MULTI-TRIP ANNUAL BENEFIT WORDING

# MULTI-TRIP ANNUAL PLAN BENEFIT SELECTIONS

#### **Trip Cancellation**

- Coverage up to 100% of your pre-paid, non-refundable trip cost if you need to cancel your trip for a covered reason.
- For instance, **if you or your traveling companion become sick with COVID-19 before your departure date**, Trip Cancellation will cover expenses for your unused, not refunded trip cost to the maximum limit selected: \$1,500 / \$3,000 / \$5,000.

#### **Trip Interruption**

- Reimburses up to 150% of your pre-paid and non-refundable trip cost if a portion of a trip is missed, or if
  you must return home early due to unforeseen circumstances, including illness, injury, or death.
- For instance, if you or your traveling companion become sick with COVID-19 while traveling, Trip
  Interruption will cover expenses like additional flight costs if you aren't cleared to travel home on your
  original return date.

#### Single Occupancy

• Covers up to **100% of your selected Trip Cancellation limit** if your traveling companion cancels or interrupts their trip for a covered reason and you choose to still go but have additional costs.

## **Trip Delay**

 Covers up to \$200 per day and \$1,000 total to provide coverage for the costs of meals, local transportation and accommodations when your trip is unexpectedly delayed for covered reasons.

#### **Missed Connection**

• Provides up to **\$1,000 of coverage** which can reimburse you for the cost of extra transportation to rejoin the trip, additional local expenses, and the cost of missed arrangements.

# **Baggage and Personal Effects**

• Up to **\$2,000 for reimbursement** of lost, stolen, or damaged luggage, sporting equipment and personal effects. Per-item limits and deductible may apply.

# **Baggage Delay**

• Reimburses **up to \$100 per day or \$750 total** to cover the purchase of clothing, toiletries, and other essential items if your luggage is delayed for a specified period of time.

### **Travel Medical Expenses**

- Coverage **up to \$250,000** (\$50,000 for NH residents) for the costs to treat a medical emergency, **including COVID-19**, during a trip. Deductible may apply.
- Emergency Dental Expenses up to \$750 emergency dental expenses related to accidental injury to sound natural teeth.
- Hospital Room & Board: \$200/day

## **Emergency Medical Transportation & Repatriation of Remains**

• Covers up to \$500,000, for the transportation of a traveler to the nearest adequate medical facility or home in the event of a medical emergency during their covered trip.

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