

## **TRAVEL GUARD ESSENTIAL BASIC Includes:**

**Trip Cancellation/Trip Interruption:** The Insurer will pay a benefit, up to the maximum shown on the Schedule of Coverages and Services, if You cancel Your Trip or are unable to continue on Your Trip due to the following

Unforeseen events:

a) Sickness, Accidental Injury, or death of You, Your Traveling Companion, Family Member, or Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.

b) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having Your principal place of residence made uninhabitable by fire, flood, or other natural disaster.

c) Strike that causes complete cessation of services. A Strike is foreseeable on the date labor union members vote to approve a Strike.

d) Weather which causes complete cessation of services and prevents You from reaching Your destination.

e) Natural disaster at the site of Your destination which renders Your destination accommodations uninhabitable.

**Trip Cancellation:** non-refundable cancellation charges imposed by Your Travel Supplier and/or airfare cancellation charges for flights joining or departing Your Land/Sea Arrangements; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Trip for a covered reason and You do not cancel.

**Trip Interruption:** unused, non-refundable travel arrangements prepaid to the Travel Supplier.

**Trip Interruption - Return Air Only:** up to the maximum shown in the Schedule of Coverages and Services for airfare paid, less the value of applied credit from an unused return travel ticket to return the Insured to the return destination of the Trip as specified in the original travel documents. In no event shall the amount reimbursed exceed the lesser of the amount You pre-paid for Your Trip, or the maximum benefit shown on the Schedule of Coverages and Services.

**Trip Delay:** The Insurer will reimburse You for covered expenses on a one-time basis, up to the maximum shown in the Schedule of Coverages and Services, if You are delayed en route to or from the covered Trip for 12 or more hours due to a covered delay. Covered expenses include any reasonable additional expenses incurred for meals and accommodations. Covered reasons for travel delay are: Carrier-caused delay (including Inclement Weather); You or Your Traveling Companion being delayed by a traffic Accident while en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; lost or stolen passports, money, or travel documents; quarantine; hijacking; unannounced Strike; Natural Disaster.