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STUDENT TRAVEL PROTECTION

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Benefit Per Trip	Maximum Benefit Amount Per Trip
Trip Cancellation**	up to 100% of Trip Cost*
Trip Interruption***	up to 150% of Trip Cost*
Trip Delay - 6 hours	up to \$2,500 (\$250 per day)
Missed Trip Connection – 3 hours	up to \$500
Baggage and Personal Effects	up to \$1,000
Baggage Delay - 24 hours	up to \$300
Medical Evacuation and Repatriation of Remains	up to \$250,000
Accident & Sickness Medical Expense	up to \$50,000
Political or Security Evacuation and Natural Disaster Evacuation	up to \$150,000
Optional Cancel for Any Reason (CFAR)****	up to 75% of Trip Cost*
Non-Insurance Travel Assistance Services	Included

*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage

**Trip Cancellation is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage

****Applicable only when requested during the time sensitive period. Additional costs and terms apply. This benefit not available to residents of NY State.

Pre-Existing Medical Condition Exclusion Waiver

The exclusion for Pre-Existing Condition will be waived provided: a) Your payment for this plan and enrollment form is received within the Time Sensitive Period; and b) You are medically able and not disabled from travel at the time Your payment is paid based on assessment of a Physician.

Trip Cancellation: Provides benefits up to the Maximum Benefit Amount shown in the Schedule of Benefits, for unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip, provided the cancellation occurs while coverage is in effect for You and is due to a covered reasons.

Trip Interruption: If You must start Your Trip late or are unable to complete Your Trip, this benefit reimburses You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the unused, forfeited, prepaid non-refundable Payments or Deposits paid for the land or water Travel Arrangements You purchased for Your Trip plus the Additional Transportation Cost paid to: a) join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements; or b) rejoin Your Trip from the point where You interrupted Your Trip to the next Scheduled Destination; or c) transport You to Your originally scheduled Return Destination of Your Trip, provided the Trip Interruption occurs while coverage is in effect for You and is due to covered reasons.

Trip Delay: Reimburses up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the Reasonable Additional Expenses, You incur, if You are delayed for 6 consecutive hours or more while en route to or from, or during the course of Your Trip, for covered reasons.

Missed Trip Connection: If You miss Your Trip departure because Your arrival at Your Trip destination is delayed for at least 3 consecutive hours due to a covered reason this plan reimburses you, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for 1) Reasonable Additional Expenses; and 2) Additional Transportation Cost incurred by You to join the departed Trip; and 3) unused, forfeited, prepaid non-refundable Payments or Deposits paid for the land or water Travel Arrangements You purchased for Your Trip.

Baggage and Personal Effects: Covers your Baggage and Personal Effects, which are lost, stolen, damaged or destroyed during Your Trip or while checked with a Common Carrier.. Additional terms apply.

Baggage Delay: Provides coverage if your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from your time of arrival at a destination other than your return destination.

Accident & Sickness Medical Expense: Provides coverage if a covered accidental injury or sickness first occurs during your trip.

Find out more

[Click here for important Disclaimers](#)

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