CHUBB

# Outline of Coverage

# Travel Choice Plus

Thank you for your interest in Chubb Travel Protection. Below is a brief overview of the important features of this plan. For a more detailed description of the terms and conditions of coverage please refer to the Policy. Benefit amounts shown below are maximum limits per person. Coverage may not be available in all states or certain terms may be different where required by state law.

## Schedule of Benefits

| Travel Benefits | |
|---|---|
| Trip Cancellation | Trip Cost up to a maximum of $100,000 |
| Trip Interruption | 150% of Trip Cost up to a maximum of $150,000 |
| Trip Interruption – Return Air Only | $1,000 |
| Trip Delay | Maximum of $200 per day up to $1,000 |
| Missed Connection | $500 |

| Baggage Benefits | |
|---|---|
| Baggage & Personal Effects | $2,500 |
| Baggage Delay | $500 |

| Medical Benefits | |
|---|---|
| Accident & Sickness Medical Expense* | $100,000 |
| Dental | $500 |
| Physical Therapy | $2,000 |
| Emergency Evacuation & Repatriation of Remains* | $1,000,000 |
| Escort Maximum | $25,000 |
| Accidental Death & Dismemberment | $50,000 |

*Trip must be overnight and Destination must be at least 100 miles from the Insured's Primary Residence.

| Additional Benefits: when the insurance plan is purchased within 21 days of Initial Trip Payment | |
|---|---|
| Pre-Existing Medical Condition Exclusion Waiver | Included |
| Accident Sickness Medical Expense Primary Coverage | Included |
| Trip Cancellation/Interruption due to Financial Default | Included |
| Baggage & Personal Effects Primary Coverage | Included |

| Optional Benefits: if elected by the Applicant and the required premium is paid | |
|---|---|
| Flight Accident | Amount elected up to a maximum of $500,000 |
| Car Rental Collision | Maximum Limit of $35,000 |
| Deductible | $250 |
| Medical Coverage Upgrade | |
| Accident Sickness Medical Expense | Additional $50,000 |
| Emergency Evacuation | |
| Hospital of Choice | Included |
| If hospitalized for more than 7 days: | |
| Bedside Visit | Included |
| Return of Children | Included |
| Bedside Traveling Companion | Daily Benefit of $200 |

Benefit amounts shown above are maximum limits per person.

## Description of Benefits

**Trip Cancellation and Trip Interruption -** Reimburses forfeited pre-paid non-refundable trip costs up to the maximum limit shown above for trips that are cancelled prior to the scheduled departure date or reimburses the unused portion of non-refundable pre-paid trip costs and any additional covered transportation expenses incurred up to the maximum limit shown above due to the following unforeseen events:

- Your sickness, injury or death; or sickness, injury or death of your family member, traveling companion, business partner or host at destination;
    - Your sickness or injury; or sickness or injury of your traveling companion or family member traveling with you, must be so disabling as to reasonably cause a trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip;
    - Sickness or injury of a family member not traveling with you must be because their condition is life-threatening, as certified by a physician or they require your immediate care. Such disability must be so disabling as to reasonably cause a trip to be canceled or interrupted and must be certified by a physician;
    - Sickness or injury of the business partner must be so disabling as to reasonably cause you to cancel or interrupt the trip to assume daily management of the business. Such disability must be certified by a physician;
    - Sickness, injury, death or hospitalization of your host at destination. A physician must certify the sickness or injury;
- Financial default of an airline, cruise line, or tour operator provided the financial default occurs more than 14 days following your effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the financial default of any person, organization, agency, or firm from whom you purchased travel arrangements supplied by others. This coverage applies only if insurance was purchased within 21 days of Initial Trip Payment;
- Inclement weather causing delay or cancellation of travel;
- Strike causing complete cessation of travel services at the point of departure or Destination;
- Your primary residence being made uninhabitable or inaccessible by natural disaster, vandalism or burglary;
- Your Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;
- You or your traveling companion is hijacked, quarantined, subpoenaed, required to serve on a jury;
- You or your traveling companion is called to active military service or military leave is revoked or reassigned;
- Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- You or your traveling companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the

effective date of coverage. Not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;

- You and/or your traveling companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to your destination;
- a named hurricane causing cancellation or interruption of travel to your destination that is inaccessible or uninhabitable. Claims are not payable if a hurricane is foreseeable prior to your effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for losses occurring within 30 days after the named hurricane makes your destination uninhabitable or inaccessible;
- You or your traveling companion being the victim of a felonious assault within 10 days prior to the departure date. No coverage is provided for felonious assault committed by another Insured, family member, traveling companion or traveling companion's family member;
- mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of your travel and results in a loss of 50% of your trip length;
- You or your traveling companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that you are unable to travel due to your job obligations will be required;
- You or your traveling companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
- You or your traveling companion's company is deemed to be unsuitable for business due to burglary, or natural disaster and you or your traveling companion is directly involved as a key employee of the disaster recovery team.

**Trip Interruption Return Air Only -** Reimburses for the additional transportation expenses incurred to reach the return destination for the unforeseen events listed above for Trip Interruption.

**Trip Delay -** Reimburses for reasonable additional expenses incurred until travel becomes possible to the originally scheduled destination, if your trip is delayed 5 or more consecutive hours because of a covered unforeseen event.

**Missed Connection -** Reimburses for unused, pre-paid, non-refundable trip payments or additional transportation expenses incurred if you miss a trip departure because of a cancellation or delay of 3 or more hours due to inclement weather or a common carrier caused delay.

**Baggage & Personal Effects -** Reimburses for loss, theft, or damage to your baggage, personal effects, passports, travel documents, credit cards, and visas during a trip.

**Baggage Delay -** Reimburses for the purchase of necessary personal effects if your baggage is delayed or misdirected by the common carrier for more than 12 hours while on a trip.

**Accident & Sickness Medical Expense -** Pays a benefit for reasonable and customary charges if you suffer an injury or sickness requiring you to be treated by a physician while on a trip and will reimburse for medically necessary covered expenses incurred to treat an injury or sickness during the course of the trip provided the initial documented treatment was received from a physician during the trip. The injury or sickness must first begin while on an overnight trip with a destination of at least 100 miles from your primary residence.

**Emergency Evacuation & Repatriation of Remains -** Covers the evacuation and transportation to the nearest adequate licensed medical facility, if ordered by the onsite physician. In the case of death, covers expenses for returning home. Trip must be overnight and destination must be at least 100 miles from your primary residence.

**Accidental Death & Dismemberment -** Pays if, within 365 days of an accident, loss of life, limb or eye sight occurs.

## Additional Benefits – *if purchased within 21 days of initial trip payment*

**Pre-Existing Medical Condition Exclusion Waiver** – Removes the policy exclusion on pre-existing medical conditions. You must be medically able to travel when this insurance is purchased. This coverage applies only if you have insured the full cost of all prepaid, non-refundable cost associated with your Trip.
**Trip Cancellation/Interruption due to Financial Default** – Covers trip cancellation/interruption due to the financial default of an airline, cruise line, or tour operator.
**Accident & Sickness** – Coverage becomes Primary.
**Baggage & Personal Effects** – Coverage becomes Primary.

## Optional Benefits – *if selected by the applicant and the required premium is paid*

**Medical Coverage Upgrade** – Upgrades your Accident and Sickness Medical Expense maximum limit to $150,000, and includes emergency evacuation to your hospital of choice and bedside visit benefits.
**Flight Accident** – Provides accidental death & dismemberment coverage, to a maximum of your choosing between $100,000 and $500,000, while traveling on a regularly scheduled airline or charter.
**Car Rental Collision Coverage** – If your rental vehicle is damaged on a trip, a maximum of $35,000 ($250 deductible) will be paid towards the repair or reimbursement of the vehicle.

## Assistance Services

- Medical Assistance
- Travel Assistance
- Personal Assistance
- Security Assistance
- Concierge Services

## Exclusions

**General Exclusions:** This plan does not cover any loss caused by or resulting from:

- intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured while sane or insane (this exclusion does not apply to any medical benefits);
- Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion of the Insured, a Traveling Companion or a Family Member;
- participation in professional athletic events, motor sport, or motor racing, including training or practice for the same;
- mountaineering where ropes or guides are normally used and specialized equipment is necessary for the ascent or descent of a mountain. Specialized equipment includes but is not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment;
- war or act of war, whether declared or not, participation in a civil disorder, riot, or insurrection;
- operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
- commission of or attempt to commit a felony by the Insured;
- Mental, Nervous or Psychological Disorder;
- if the Insured's tickets do not contain specific travel dates (open tickets);
- being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit;
- any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician;
- **PRE-EXISTING MEDICAL CONDITION EXCLUSION:** The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured,

Traveling Companion, Business Partner or Family Member which, within the 90 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines. **PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER:** The Company will waive the pre-existing medical condition exclusion if the following conditions are met: (1) This plan is purchased within 21 days of Initial Trip Payment; (2) The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the costs of any subsequent arrangements added to the same Trip are insured within 21 days of the date of payment or deposit for any subsequent Trip arrangements; (3) All Insured's are medically able to travel when this plan cost is paid; (4) The Trip Cost does not exceed $100,000 per person (only applicable to Trip Cancellation/Interruption). This coverage will be terminated and no benefits will be paid under this Pre-existing Medical Condition Exclusion Waiver coverage if the full costs of all prepaid, non-refundable Trip arrangements are not insured.

***The following exclusions also apply to Trip Cancellation and Trip Interruption Benefits:*** Unless otherwise provided by this plan Benefits will not be provided for any loss resulting (in whole or in part) from: travel arrangements canceled by an airline, Cruise line, or tour operator, except as provided elsewhere in the plan; changes in plans by the Insured, a Family Member, or Traveling Companion, for any reason; financial circumstances of the Insured, a Family Member, or a Traveling Companion; any government regulation or prohibition; an event which occurs prior to the Insured's coverage Effective Date; failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements or to refund money due the Insured.

***The following exclusions also apply to Baggage & Personal Effects and Baggage Delay Benefits:*** Benefits will not be provided for any Loss, or damage to, caused by, or resulting in whole or in part from: animals, rodents, insects or vermin; bicycles (except when checked with a Common Carrier); motor vehicles, aircraft, boats, boat motors, ATV's and other conveyances; artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; keys, notes, securities, accounts, currency, deeds, food stamps, bills, or other evidences of debt, or tickets; money, stamps, stocks and bonds, postal or money orders; property shipped as freight, or shipped prior to the Departure Date; contraband, illegal transportation or trade; items seized by any government, government official or customs official; defective materials or craftsmanship; normal wear and tear; deterioration.

***The following limitations and exclusions also apply to Car Rental Collision Coverage:*** Coverage is not provided in whole or in part for any loss to or due to: the Insured or his/her Traveling Companion violating the rental agreement; rentals of trucks, (not including jeeps or SUV's) campers, trailers, off road vehicles, or Exotic Vehicles; any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision Deductible; failure to report the Loss to the proper local authorities and the rental car company; damage to any other vehicle, structure, or person as a result of a covered Loss; participation in contests of speed, motor sport or motor racing including training or practice for the same; driving under the influence of alcohol; being under the influence of drugs or intoxicants, unless prescribed by a Physician; war or act of war, whether declared or not, the Insured's participation in a civil disorder, riot or insurrection.

***The following exclusions also apply to Accident Sickness Medical Expense Benefit:*** Unless otherwise provided by this plan Benefits will not be provided for the following: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, and sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary,

except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence.

***The following exclusion also applies to Emergency Evacuation Benefit:*** coverage for Trips less than 100 miles from the Insured's Primary Residence.

***The following exclusions also apply to Accidental Death & Dismemberment and Flight Accident Benefits:*** Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

This information is a brief description of the features of this insurance program. Coverage & pricing may vary by state. The provision of this document is for informational purposes only and is not an insurance contract. The Policy along with the travel insurance policy cancellation process is available at https://ssp.chubbtravelinsurance.com/.

Coverage is being marketed by Chubb Insurance Solutions Agency, Inc. located at 202 Halls Mill Road, Whitehouse Station, New Jersey 08889. View terms and conditions at https://ctiusa.chubbtravelinsurance.com/disclosure. Insurance benefits are underwritten by ACE Property & Casualty Insurance Company or ACE American Insurance Company located at 436 Walnut Street, Philadelphia, Pennsylvania 19106. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies headed by Chubb Ltd. (NYSE: CB) Insurance products and services are provided by a licensed producer, and not by the parent company itself.