

## Benefits of Coverage

Trip Cancellation	<b>Up to 100% of Trip Cost Insured</b>
Trip Interruption	<b>150% of Trip Cost Insured</b>
Trip Delay	<b>\$1,250 including Accommodations (\$250/day) (8 hours or more) optional Upgrade to \$7,000 (\$500/day)</b>
Missed Connection	<b>\$1,000</b>
Baggage Coverage	<b>\$2,000 (\$300 Per Article, \$500 Combined Article)</b>
Baggage Delay Coverage	<b>\$500 (12 hours or more)</b>
Emergency Accident & Sickness Medical Coverage	<b>\$150,000 (upgrade option available)</b>
Dental Coverage	<b>\$750</b>
Extreme Sports Coverage	<b>Optional</b>
Search and Rescue	<b>\$5,000</b>
Emergency Evacuation & Repatriation	<b>\$500,000</b>
Accidental Death & Dismemberment - 24 Hour	<b>\$25,000</b>
Rental Car Damage (not available for residents of NY and TX)	<b>\$50,000</b>
Financial Default	<b>If event occurs more than ten (10) days following policy Effective Date</b>
Pre-Existing Coverage	<b>Included when policy is purchased within 21 days of the Initial Trip Deposit/Payment Date</b>
Coverage Type	<b>Primary</b>
Pet Medical Expense	<b>\$500</b>
Sports Equipment Rental	<b>\$500</b>
Optional Property Damage Coverage	<b>\$3,000</b>

- Comprehensive coverage for trip cancellation, trip interruption, trip delay, emergency medical and post-departure travel coverage.
- Up to \$500,000 in PRIMARY emergency medical coverage.
- Cancel for Any Reason available (in most states).
- **Note:** Cancellation of an event on your trip, by the travel supplier, is not listed as a covered reason for a Trip Cancellation or Trip Interruption claim for the entire trip (flights, other prepaid accommodations). The Cancel for Any Reason Upgrade can be a helpful coverage option for these circumstances.

### Cancel for Any Reason - 75% of Trip Cost (Optional Upgrade, not available in NY and WA)

Provides reimbursement for the percentage of the prepaid, non-refundable, forfeited payments you paid for your trip, if you cancel your trip for any reason not otherwise covered by this policy. \*Eligibility requirements apply. See full policy for more details.

### Pre-existing Medical Condition Exclusion Waiver

Exclusion is waived if coverage is purchased within 21 days of the Initial Trip Deposit/Payment Date, and you are medically able to travel on the policy effective date.

### 10-Day Review Period

If you are not satisfied within 10 days of purchasing this plan, your premium cost can be refunded if you have not departed on your trip or filed a claim \*not available in all states



Plan Administered by: **Wanderwell Insurance Services**

Phone: 844-992-6337

<http://www.gowanderwell.com>

[support@gowanderwell.com](mailto:support@gowanderwell.com)

## Travel Assistance Services

These services, provided by Wanderwell's Dedicated Provider - On Call International, offer immediate assistance for unexpected problems that can arise during your trip. The hotline operates 24/7 for help while traveling.

## Emergency Transportation Services

Emergency Medical Evacuation/Medically-Necessary Repatriation • Repatriation of Mortal Remains • Transportation after Stabilization • Visit by Family Member/Friend • Return of Dependent Children • Return of Traveling Companion

## Travel Support Services Medical Monitoring

Hotel Arrangements for Convalescence • Medical and Dental Search and Referral • Advance of Emergency Medical Expenses • Assistance with Replacement Medication, Medical Devices, and Eyeglasses or Corrective Lenses • Transfer of Insurance Information and Medical Records • Assistance with Emergency Travel Arrangements • Interpretation/Translation • Locating Lost or Stolen Items • Emergency Cash Advance

## Non-Insurance Personal Assistance Services

- Pre-Trip Information • Interpretation/Translation • Legal Referral/Bail • Emergency Cash Advance

## Additional Non-Insurance Services

- Concierge Services: Theatre tickets, Tee Times, Tickets to athletic events, Airline or hotel accommodations
- Arrange for emergency cash, Locate family members, Notify family in case of emergency

## Trip Cancellation and Trip Interruption due to (may differ by state of residence)

Benefits may differ based on your state of residence. For details and descriptions of benefits, see your Certificate of Insurance. [Get a quote online to access.](#)

- Sickness, Injury or Death of You, a Family Member or Traveling Companion
- Inclement Weather, Natural Disaster that prevents you from reaching your destination. *\*If storm was not forecasted at time of purchase of the policy.*
- Terrorist Incident that occurs in Your departure city or in a city listed on Your Trip itinerary during Your Trip.
- Hijacked, Quarantined, required to serve on a jury, or subpoenaed
- Complications of Pregnancy of You, a Family Member or Traveling Companion *\*see Certificate of Insurance for definition*
- Termination, Layoff or Transfer of Employment
- Revoked military leave Being called to emergency duty to provide aid or relief in the event of a Natural Disaster (this does not include war)
- Your accommodations at Your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other Natural Disaster
- Mandatory Evacuation due to hurricane or other Natural Disaster
- Mechanical breakdown of Your Common Carrier's aircraft, Strike
- Your arrival on the Trip being delayed due to a Hazard that causes You to lose fifty percent (50%) or more of the scheduled Trip duration

**Cancel for Any Reason** - 75% of Trip Cost (Optional Upgrade, not available in NY and WA) *\*See full policy for more details.*

Provides reimbursement for the percentage of the prepaid, non-refundable, forfeited payments you paid for your trip, if you cancel your trip for any reason not otherwise covered by this policy.

- Upgrade must be purchased with initial policy and within 21 days of the initial trip payment date of any kind for the trip;
- You insure all pre-paid Trip costs that are subject to cancellation penalties or restrictions,
- Trip must be canceled two (2) days or more before Your Scheduled Departure Date.