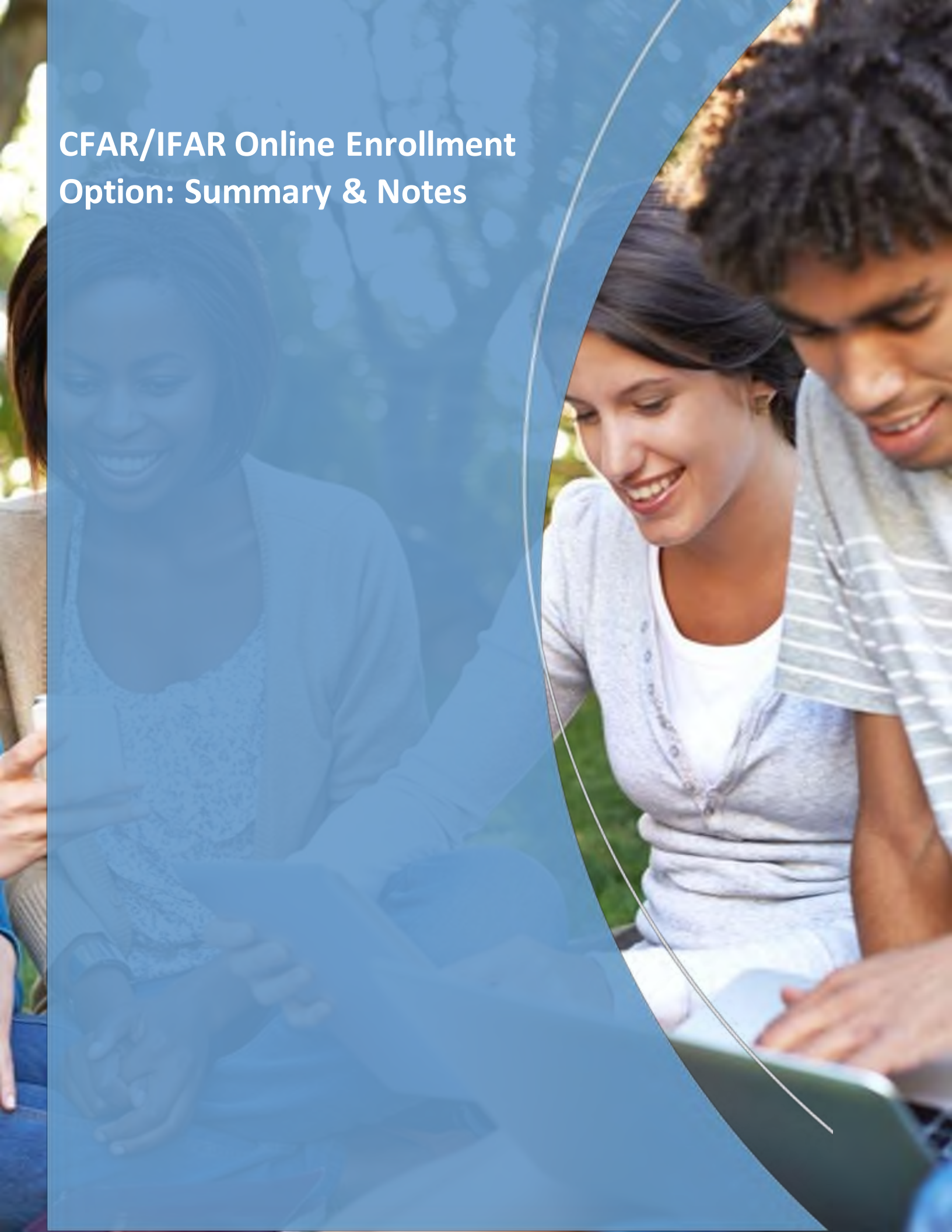


CFAR/IFAR Online Enrollment Option: Summary & Notes



CFAR/IFAR Eligibility:

- Travelers must enroll themselves into this plan within 21 days of their initial non-refundable trip deposit; or within 21 days of their initial non-refundable program charge
 - Also, you must insure within 21 days of the deposit/payment the cost of any subsequent travel arrangements added to your trip
- The traveler must insure the full prepaid, non-refundable trip cost
- For CFAR: the traveler must cancel the trip 48 hours or more before the scheduled trip departure date. For IFAR: traveler must interrupt their trip 72 hours or more after the actual departure date
 - This condition does not apply to the Trip Cancellation and Trip Interruption benefits

Schedule of Insurance Coverage:

Benefits	Maximum Limit
Trip Cancellation**	Trip Cost*
Trip Interruption***	150% of the Trip Cost*
Cancel For Any Reason (CFAR)**	75% of Non-Refundable Trip Cost*
Interruption For Any Reason (IFAR)**	75% of Non-Refundable Trip Cost*
Travel Delay (6 hours)	\$1,000 (\$200 per day)

*Up to the lesser of the Trip Cost paid or the limit of Coverage on the Confirmation of Benefits

**Not applicable when \$0 Trip cost displayed on the Confirmation of Benefits

***\$1,000 Return Air Only if \$0 displayed for Trip Cancellation on the Confirmation of Benefits

This plan is not available to residents of New York State.

Travel Delay: Benefits will be paid up to \$200 per day (\$1,000 maximum) for reasonable accommodation, meal, and local transportation expenses incurred by the traveler if the traveler (insured) is delayed for 6 hours or more while en route to or from their trip due to a medically-required quarantine. In other words if a traveler purchased coverage for a trip to Germany and with only 3 days left in trip before the traveler is scheduled to return home, and the traveler is required by a legally qualified physician to quarantine for two weeks in a hotel due to a positive COVID-19 test; then, these additional lodging expenses would be reviewed under the Travel Delay benefit. The benefit would extend for the full quarantine period.

Trip Protection Rates per Traveler (CFAR/IFAR Included):

Insurance rate per traveler will vary based on the traveler's trip duration, age, non-refundable trip cost, and optional benefit add-ons.

Non-refundable Trip Cost	Est. Cost per Traveler: 1-34 year old traveler 1-30 Days	Est. Cost per Traveler: 1-34 year old traveler 60 Day Trip	Est. Cost per Traveler: 1-34 year old traveler 90 Day Trip	Est. Cost per Traveler: 1-34 year old traveler 120 Day Trip
\$1 - \$250	\$52.00	\$292.00	\$532.00	\$772.00
\$251 - \$500	\$56.00	\$296.00	\$536.00	\$776.00
\$501 - \$1,000	\$75.00	\$315.00	\$555.00	\$795.00
\$1,001 - \$1,500	\$94.00	\$334.00	\$574.00	\$814.00
\$1,501 - \$2,000	\$123.00	\$363.00	\$603.00	\$843.00
\$2,001 - \$2,500	\$155.00	\$395.00	\$635.00	\$875.00
\$2,501 - \$3,000	\$187.00	\$427.00	\$667.00	\$907.00
\$3,001 - \$3,500	\$218.00	\$458.00	\$698.00	\$938.00
\$3,501 - \$4,000	\$251.00	\$491.00	\$731.00	\$971.00
\$4,001 - \$4,500	\$287.00	\$527.00	\$767.00	\$1,007.00
\$4,501 - \$5,000	\$320.00	\$560.00	\$800.00	\$1,040.00
\$5,001 - \$5,500	\$363.00	\$603.00	\$843.00	\$1,083.00
\$5,501 - \$6,000	\$406.00	\$646.00	\$886.00	\$1,126.00
\$6,001 - \$6,500	\$442.00	\$682.00	\$922.00	\$1,162.00
\$6,501 - \$7,000	\$488.00	\$728.00	\$968.00	\$1,208.00
\$7,001 - \$8,000	\$567.00	\$807.00	\$1,047.00	\$1,287.00
\$8,001 - \$9,000	\$635.00	\$875.00	\$1,115.00	\$1,355.00
\$9,001 - \$10,000	\$720.00	\$960.00	\$1,200.00	\$1,440.00
\$10,001 - \$11,000	\$817.00	\$1,057.00	\$1,297.00	\$1,537.00
\$11,001 - \$12,000	\$887.00	\$1,127.00	\$1,367.00	\$1,607.00
\$12,001 - \$13,000	\$958.00	\$1,198.00	\$1,438.00	\$1,678.00
\$13,001 - \$14,000	\$1,037.00	\$1,277.00	\$1,517.00	\$1,757.00
\$14,001 - \$15,000	\$1,107.00	\$1,347.00	\$1,587.00	\$1,827.00
\$15,001 - \$16,000	\$1,177.00	\$1,417.00	\$1,657.00	\$1,897.00
\$16,001 - \$17,000	\$1,247.00	\$1,487.00	\$1,727.00	\$1,967.00
\$17,001 - \$18,000	\$1,318.00	\$1,558.00	\$1,798.00	\$2,038.00
\$18,001 - \$19,000	\$1,388.00	\$1,628.00	\$1,868.00	\$2,108.00
\$19,001 - \$20,000	\$1,458.00	\$1,698.00	\$1,938.00	\$2,178.00

Non-refundable Trip Cost	Est. Cost per Traveler: 35-58 year old traveler 1-30 Days	Est. Cost per Traveler: 35-58 year old traveler 60 Day Trip	Est. Cost per Traveler: 35-58 year old traveler 90 Day Trip	Est. Cost per Traveler: 35-58 year old traveler 120 Day Trip
\$1 - \$250	\$57.00	\$297.00	\$537.00	\$777.00
\$251 - \$500	\$62.00	\$302.00	\$542.00	\$782.00
\$501 - \$1,000	\$78.00	\$318.00	\$558.00	\$798.00
\$1,001 - \$1,500	\$108.00	\$348.00	\$588.00	\$828.00
\$1,501 - \$2,000	\$140.00	\$380.00	\$620.00	\$860.00
\$2,001 - \$2,500	\$185.00	\$425.00	\$665.00	\$905.00
\$2,501 - \$3,000	\$216.00	\$456.00	\$696.00	\$936.00
\$3,001 - \$3,500	\$256.00	\$496.00	\$736.00	\$976.00
\$3,501 - \$4,000	\$296.00	\$536.00	\$776.00	\$1,016.00
\$4,001 - \$4,500	\$317.00	\$557.00	\$797.00	\$1,037.00
\$4,501 - \$5,000	\$379.00	\$619.00	\$859.00	\$1,099.00
\$5,001 - \$5,500	\$412.00	\$652.00	\$892.00	\$1,132.00
\$5,501 - \$6,000	\$457.00	\$697.00	\$937.00	\$1,177.00
\$6,001 - \$6,500	\$486.00	\$726.00	\$966.00	\$1,206.00
\$6,501 - \$7,000	\$533.00	\$773.00	\$1,013.00	\$1,253.00
\$7,001 - \$8,000	\$600.00	\$840.00	\$1,080.00	\$1,320.00
\$8,001 - \$9,000	\$710.00	\$950.00	\$1,190.00	\$1,430.00
\$9,001 - \$10,000	\$836.00	\$1,076.00	\$1,316.00	\$1,556.00
\$10,001 - \$11,000	\$906.00	\$1,146.00	\$1,386.00	\$1,626.00
\$11,001 - \$12,000	\$998.00	\$1,238.00	\$1,478.00	\$1,718.00
\$12,001 - \$13,000	\$1,090.00	\$1,330.00	\$1,570.00	\$1,810.00
\$13,001 - \$14,000	\$1,190.00	\$1,430.00	\$1,670.00	\$1,910.00
\$14,001 - \$15,000	\$1,282.00	\$1,522.00	\$1,762.00	\$2,002.00
\$15,001 - \$16,000	\$1,374.00	\$1,614.00	\$1,854.00	\$2,094.00
\$16,001 - \$17,000	\$1,465.00	\$1,705.00	\$1,945.00	\$2,185.00
\$17,001 - \$18,000	\$1,557.00	\$1,797.00	\$2,037.00	\$2,277.00
\$18,001 - \$19,000	\$1,649.00	\$1,889.00	\$2,129.00	\$2,369.00
\$19,001 - \$20,000	\$1,741.00	\$1,981.00	\$2,221.00	\$2,461.00

Non-refundable Trip Cost	Est. Cost per Traveler: 59-65 year old traveler 1-30 days	Est. Cost per Traveler: 59-65 year old traveler 60 Day Trip	Est. Cost per Traveler: 59-65 year old traveler 90 Day Trip	Est. Cost per Traveler: 59-65 year old traveler 120 Day Trip
\$1 - \$250	\$66.00	\$306.00	\$546.00	\$786.00
\$251 - \$500	\$69.00	\$309.00	\$549.00	\$789.00
\$501 - \$1,000	\$86.00	\$326.00	\$566.00	\$806.00
\$1,001 - \$1,500	\$113.00	\$353.00	\$593.00	\$833.00
\$1,501 - \$2,000	\$156.00	\$396.00	\$636.00	\$876.00
\$2,001 - \$2,500	\$206.00	\$446.00	\$686.00	\$926.00
\$2,501 - \$3,000	\$249.00	\$489.00	\$729.00	\$969.00
\$3,001 - \$3,500	\$319.00	\$559.00	\$799.00	\$1,039.00
\$3,501 - \$4,000	\$389.00	\$629.00	\$869.00	\$1,109.00
\$4,001 - \$4,500	\$467.00	\$707.00	\$947.00	\$1,187.00
\$4,501 - \$5,000	\$532.00	\$772.00	\$1,012.00	\$1,252.00
\$5,001 - \$5,500	\$582.00	\$822.00	\$1,062.00	\$1,302.00
\$5,501 - \$6,000	\$653.00	\$893.00	\$1,133.00	\$1,373.00
\$6,001 - \$6,500	\$717.00	\$957.00	\$1,197.00	\$1,437.00
\$6,501 - \$7,000	\$777.00	\$1,017.00	\$1,257.00	\$1,497.00
\$7,001 - \$8,000	\$885.00	\$1,125.00	\$1,365.00	\$1,605.00
\$8,001 - \$9,000	\$1,026.00	\$1,266.00	\$1,506.00	\$1,746.00
\$9,001 - \$10,000	\$1,160.00	\$1,400.00	\$1,640.00	\$1,880.00
\$10,001 - \$11,000	\$1,232.00	\$1,472.00	\$1,712.00	\$1,952.00
\$11,001 - \$12,000	\$1,376.00	\$1,616.00	\$1,856.00	\$2,096.00
\$12,001 - \$13,000	\$1,520.00	\$1,760.00	\$2,000.00	\$2,240.00
\$13,001 - \$14,000	\$1,672.00	\$1,912.00	\$2,152.00	\$2,392.00
\$14,001 - \$15,000	\$1,816.00	\$2,056.00	\$2,296.00	\$2,536.00
\$15,001 - \$16,000	\$1,960.00	\$2,200.00	\$2,440.00	\$2,680.00
\$16,001 - \$17,000	\$2,104.00	\$2,344.00	\$2,584.00	\$2,824.00
\$17,001 - \$18,000	\$2,248.00	\$2,488.00	\$2,728.00	\$2,968.00
\$18,001 - \$19,000	\$2,392.00	\$2,632.00	\$2,872.00	\$3,112.00
\$19,001 - \$20,000	\$2,536.00	\$2,776.00	\$3,016.00	\$3,256.00

Non-refundable Trip Cost	Est. Cost per Traveler: 66-70 year old traveler 1-30 days	Est. Cost per Traveler: 66-70 year old traveler 60 Day Trip	Est. Cost per Traveler: 66-70 year old traveler 90 Day Trip	Est. Cost per Traveler: 66-70 year old traveler 120 Day Trip
\$1 - \$250	\$94.00	\$334.00	\$575.00	\$814.00
\$251 - \$500	\$99.00	\$339.00	\$579.00	\$819.00
\$501 - \$1,000	\$105.00	\$345.00	\$585.00	\$825.00
\$1,001 - \$1,500	\$143.00	\$383.00	\$623.00	\$863.00
\$1,501 - \$2,000	\$218.00	\$458.00	\$698.00	\$938.00
\$2,001 - \$2,500	\$251.00	\$491.00	\$731.00	\$971.00
\$2,501 - \$3,000	\$274.00	\$514.00	\$754.00	\$994.00
\$3,001 - \$3,500	\$335.00	\$575.00	\$815.00	\$1,055.00
\$3,501 - \$4,000	\$400.00	\$640.00	\$880.00	\$1,120.00
\$4,001 - \$4,500	\$476.00	\$716.00	\$956.00	\$1,196.00
\$4,501 - \$5,000	\$542.00	\$782.00	\$1,022.00	\$1,262.00
\$5,001 - \$5,500	\$680.00	\$920.00	\$1,160.00	\$1,400.00
\$5,501 - \$6,000	\$722.00	\$962.00	\$1,202.00	\$1,442.00
\$6,001 - \$6,500	\$800.00	\$1,040.00	\$1,280.00	\$1,520.00
\$6,501 - \$7,000	\$870.00	\$1,110.00	\$1,350.00	\$1,590.00
\$7,001 - \$8,000	\$983.00	\$1,223.00	\$1,463.00	\$1,703.00
\$8,001 - \$9,000	\$1,110.00	\$1,350.00	\$1,590.00	\$1,830.00
\$9,001 - \$10,000	\$1,215.00	\$1,455.00	\$1,695.00	\$1,935.00
\$10,001 - \$11,000	\$1,427.00	\$1,667.00	\$1,907.00	\$2,147.00
\$11,001 - \$12,000	\$1,562.00	\$1,802.00	\$2,042.00	\$2,282.00
\$12,001 - \$13,000	\$1,697.00	\$1,937.00	\$2,177.00	\$2,417.00
\$13,001 - \$14,000	\$1,839.00	\$2,079.00	\$2,319.00	\$2,559.00
\$14,001 - \$15,000	\$1,974.00	\$2,214.00	\$2,454.00	\$2,694.00
\$15,001 - \$16,000	\$2,109.00	\$2,349.00	\$2,589.00	\$2,829.00
\$16,001 - \$17,000	\$2,244.00	\$2,484.00	\$2,724.00	\$2,964.00
\$17,001 - \$18,000	\$2,379.00	\$2,619.00	\$2,859.00	\$3,099.00
\$18,001 - \$19,000	\$2,514.00	\$2,754.00	\$2,994.00	\$3,234.00
\$19,001 - \$20,000	\$2,649.00	\$2,889.00	\$3,129.00	\$3,369.00

Covered Reasons for Trip Cancellation (100% reimbursement of the non-refundable trip cost) and Trip Interruption (up to 150% of the non-refundable trip cost) benefits:

Trip Cancellation

1. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's death, which occurs before departure on Your Trip;
2. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's covered Sickness or Injury, which:
a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;

Trip Interruption

1. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's death, which occurs while You are on Your Trip;
2. Your, Your Family Member's, Your Traveling Companion's, Your Traveling Companion's Family Member, Your Business Partner's or Your Business Partners Family Member's covered Sickness or Injury which:
a) occurs while You are on Your Trip, b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) prevents Your continued participation on Your Trip;

Other Covered Reasons for Trip Cancellation and Trip Interruption benefits:

1. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
2. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip by fire, flood, burglary or other Natural Disaster. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
3. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.
4. a documented theft of passports or visas;
5. a permanent transfer of employment of 250 miles or more by You or Your Traveling Companion by the employer from whom You or Your Traveling Companion are employed on Your Effective Date which requires Your or Your Traveling Companion's principal residence to be relocated;
6. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;

7. unannounced Strike that causes complete cessation of services for at least 24 consecutive hours of the Common Carrier on which You are scheduled to travel;
8. Inclement Weather that causes complete cessation of services for at least 24 consecutive hours of the Common Carrier on which You are scheduled to travel;
9. You or Your Traveling Companion or Your Family Member is in the military and called to emergency duty for a national disaster other than war;
10. involuntary employer termination or layoff of You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
11. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip;
12. revocation of Your or Your Traveling Companion's previously granted military leave or re-assignment. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
13. Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator, travel agency, organization or firm from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Policy has been purchased within 21 days of the date Your initial deposit/payment for Your Trip is received;
14. Your family or friends living abroad with whom You are planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
15. You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
16. Mandatory evacuation ordered by local government authorities at Your Trip destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
17. felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
18. You or Your Traveling Companion are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
19. a cancellation of Your Trip within 48 hours of Your Scheduled Departure Date and time if Your Trip destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of Your Trip occurs more than 14 days following Your Effective Date of coverage for the Trip Cancellation Benefits;
20. the primary or secondary school that You, Your Family Member or Traveling Companion attends extends its operating session beyond the predefined school year to fall within the period of the travel dates of Your Trip due to unforeseeable events which commence while Your coverage is in effect. Extensions due to extra-curricular or athletic events are not covered;
21. a cancellation of Your Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Missed Connection Benefit.



Student Health &
Special Risk



22. Your or Your Traveling Companion's normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Policy Effective Date and be verified by medical record

Any reason for cancellation or interruption that is not a listed reason above would be eligible for Cancel For Any Reason (CFAR) or Interruption For Any Reason (IFAR) benefits, which pay up to 75% of the non-refundable trip cost.