

Letter Of Confirmation

November 28, 2012

Jane Benjamin
1431 East 22
Eugene OR 97403

Dear Jane Benjamin,

Thank you for choosing us to protect your travel investment. This *Letter of Confirmation* and the enclosed *Certificate of Insurance/Policy* contains important information on the insurance plan you purchased. Please make sure you read this *Letter of Confirmation*, your enclosed *Certificate of Insurance/Policy*, and any other attached documents, including riders or other forms carefully. Contact us immediately if you think there is a mistake in your *Letter of Confirmation*.

If you did not receive a *Certificate of Insurance/Policy*, or would like another copy, please call 1-877-593-4989.

Information about your plan

Name of your plan:	Trip Protector
Policy identification number:	IBORB84388178
Type of order:	Gateway
Number of people insured:	1
Who it insures:	Jane Benjamin
Date of purchase:	November 28, 2012
Plan effective date:	November 29, 2012
Travel dates:	August 24, 2013 - September 16, 2013
Total cost:	\$89.47

Changes to your travel plans may require changes to your coverage. If your plans change please contact us.

Thanks again for purchasing a travel insurance plan from us. Have a safe and pleasant trip!

Sincerely,



Mark Henson
Vice President of Travel Operations

Please note that your policy does not cover all situations and excludes coverage for existing medical conditions. We encourage you to carefully review your *Certificate of Insurance/Policy* to understand your specific coverage.



We will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

To modify your policy or file a claim, please visit:
www.etravelprotection.com/orbitz

How can we help?

Please detach the card to the right, fold, and carry with you.



Name: Jane Benjamin
Policy No.: IBORB84388178

Emergency Assistance Card

For emergency assistance during your trip call:

1-877-593-4989 **1-804-281-5700**
(From U.S.) (Outside U.S. / Collect)

For benefit information call:

1-877-593-4989
(From U.S.)

To modify your policy or file a claim, please visit:
www.etravelprotection.com/orbitz

P. O. Box 72031, Richmond, VA 23255-2031

What Your Plan Includes

Your plan includes the following coverage, up to the limits shown. Please see your *Certificate of Insurance/Policy* for information about how our insurance works.

Benefit	Coverage Limits*
Baggage Coverage	\$1,000.00*
Baggage Delay Coverage	\$500.00*
Concierge	
24-Hour Hotline Assistance	
Missed Connection Coverage	\$500.00*
Emergency Medical Transportation	\$250,000.00*
Emergency Medical and Dental	\$50,000.00*
Trip Cancellation Protection	\$1,192.89*
Travel/Trip Delay Coverage	\$500.00*
Trip Interruption Protection	\$1,192.89*

*USD per person unless noted otherwise

Please Note

- For Emergency Medical and Dental benefits, a one-time \$50.00 deductible per person applies to outpatient visits.
- There is a \$500 maximum for all covered dental expenses.
- AGA Service Company is the licensed producer and administrator of this plan.
- California residents: We are doing business in California as Allianz Global Assistance Insurance Agency, License # 0B01400.
- Insurance coverage is provided under Form 101-P-OR-01 issued by Jefferson Insurance Company.**

PRIVACY NOTICE

AGA Inc. and its subsidiaries, d/b/a Allianz Global Assistance, are committed to protecting your privacy. By using our products or services, you're consenting to the collection, use and handling of your personal data in accordance with our privacy policy. For more information about the details and limitations of our privacy policy and practices, please see our Privacy Policy details, available at <http://www.allianzassistance.com/privacy>, or contact us as provided below.

When we collect, use and handle your personal data, we adhere to the EU and Swiss Safe Harbor Principles as set forth by the U.S. Department of Commerce. These are our promises to you:

1. Notice. When we collect your personal data, we'll give you appropriate notice describing what personal data we're collecting, how we'll use it, and the types of third parties with whom we may share it. We'll collect only as much personal data as we need for specific, identified purposes, and we won't use it for other purposes without obtaining your consent.
2. Choice. We'll give you choices about the ways we use and share your personal data, and we'll respect the choices you make.
3. Onward Transfer. We may share your personal data with agents performing tasks on our behalf and our underwriters, but only for purposes to which you've consented. Except as described in our privacy policy, we won't share your personal data with other third parties without your consent. If we ever transfer your personal data, we'll take reasonable steps to protect your privacy and the personal data we transfer.
4. Security. We'll take appropriate physical, technical, and procedural measures to protect your personal data from loss, misuse, unauthorized access or disclosure, alteration, and destruction.
5. Data Integrity. We'll take reasonable steps to make sure the personal data in our records is reliable and relevant for its intended use, accurate, complete and current.
6. Access. We'll provide you with reasonable access to your personal data, as required by law, so you can update it or correct inaccuracies.
7. Enforcement. We'll regularly review how we're meeting these privacy promises. In case we ever fail to resolve a complaint or dispute about our privacy practices, we have agreed to participate in the EU and Swiss Data Protection Authorities' Safe Harbor Dispute Resolution Process.

To access your information, inquire about our privacy practices or issue a complaint, contact us by e-mail at privacy@allianzassistance.com or at the following address: Allianz Global Assistance, ATTN: Chief Privacy Officer, 2805 N. Parham Rd., Richmond, VA 23294.

This policy was last revised on, and is effective as of, February 1, 2012.

Allianz Travel Insurance

Individual Travel Insurance Policy

FOR SERVICE, VISIT OR CALL:
www.etravelprotection.com
1-800-284-8300

**FOR EMERGENCY ASSISTANCE
DURING YOUR TRIP CALL:**

1-800-654-1908
(From U.S.)

1-804-281-5700
(Collect)

Global Assistance



Don't forget to take this document with you!

Allianz Global Assistance and Allianz Travel Insurance branded plans are underwritten by Jefferson Insurance Company. AGA Service Company is the licensed producer for this plan.

Your Travel Insurance Policy

Thank you for buying a travel insurance **plan** from **us**!

Your plan is described in the following documents:

- This policy, which explains how **our** travel insurance works.
- The *letter of confirmation* that came with **your** package, which tells **you** what coverage **your plan** includes and the limits.
- Any other information **you** receive with **your** package, including riders or other forms.

Please make sure **you** read these documents carefully. This policy may describe coverage **your plan** doesn't include. Make sure **you** refer to all of these documents to understand what **your plan** covers. Contact **us** immediately if **you** think there's a mistake on **your** letter of confirmation.

All dollar amounts in these documents are in US dollars.



We can help!

Our assistance team can help **you** with problems 24 hours a day, almost anywhere in the world.

In the United States, Canada, Puerto Rico
and the U.S. Virgin Islands
All other locations, call collect

1-800-654-1908
1-804-281-5700

WHAT'S INSIDE

Section 1: Our agreement with you	3
Section 2: What this policy includes	4
Your trip is canceled or interrupted	5
You get sick or hurt while traveling	9
You're delayed or you miss your flight or cruise	13
Your baggage is lost, damaged, stolen or delayed.....	15
Your rental car is damaged or stolen.....	16
Other coverage	17
Section 3: What this policy excludes	18
General exclusions	18
Specific exclusions.....	19
Section 4: Who is covered and when	21
Who is covered by your plan.....	21
When your coverage begins and ends.....	21
Section 5: Help while traveling	22
How to reach us	22
Medical assistance.....	22
Legal assistance	23
Travel and document assistance	23
Car return	23
Other assistance services	24
Concierge services	24
Section 6: Claims information	27
How to make a claim	27
Important information about claims.....	27
Section 7: Definitions.....	29

SECTION 1: OUR AGREEMENT WITH YOU

Your travel insurance plan (**your plan**) includes both insurance coverage and assistance services.

Throughout this document:

- **we, us** and **our** mean Jefferson Insurance Company and its agents
- **Jefferson** means Jefferson Insurance Company
- **you** and **your** mean the people listed on **your** letter of confirmation

All of the information about travel insurance in this document is subject to the terms and conditions of the policy underwritten by **Jefferson**. No one has the right to describe this travel insurance any differently than it has been described in this document, or to change or waive any of its provisions. **Our** coverage may be broader than described in this policy.

About this agreement

This policy is a legal contract between **you** and **Jefferson**. **You** have a duty to make all reasonable efforts to minimize any loss.

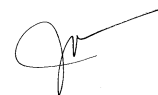
We have issued the policy and any attached riders based on **your** payment of the premium and on the information **you** included in **your** enrollment or other form. The statements **you** made in **your** enrollment or other form are representations and not warranties. **We** may use this information to void insurance, reduce benefits or defend **our** decision about a claim.

The headings in this policy are for convenience only.

Satisfaction Guarantee

We will refund **your** insurance premium if **you** cancel **your plan** within 10 days of purchase and **you** haven't started **your trip** or filed a claim.

Signed for Jefferson Insurance Company, 2805 North Parham Road, Richmond, VA 23294



Jon Ansell, President



Fred Faett, Secretary

SECTION 2: WHAT THIS POLICY INCLUDES

This is a *named perils* travel insurance policy, which means it covers only the specific situations, events and losses included in this document, and only under the conditions **we** describe.

The **plan you** purchased may not include all the coverage described here. Make sure **you** check **your** letter of confirmation to confirm **your** coverage and limits.

Your plan also includes assistance services, which are described in Section 5, *Help while traveling*.

Coverage*	When it applies	Page
	Your trip is canceled or interrupted	5
Trip cancellation	Your trip is canceled before you get started	
Trip interruption	Your trip is interrupted after you've left	
	You get sick or hurt while traveling	9
Emergency medical/dental	You have to pay for emergency medical or dental care	
Emergency medical transportation	You need emergency medical transportation	
Travel accident	You're in an accident	
Flight accident	You're in an airplane accident	
	You're delayed or you miss your flight or cruise	13
Travel delay	Your travel is delayed six hours or more	
Missed connection	You miss your connecting flight or cruise	
	Your baggage is lost, damaged, stolen or delayed	15
Delayed baggage	Your baggage is delayed by a common carrier	
Lost, damaged or stolen baggage	Your baggage is lost, damaged or stolen	
	Your rental car is damaged or stolen	16
Collision, loss or damage	A car you're renting is damaged or stolen	
	Other coverage	17
Lost ticket coverage	You have to replace a lost or stolen ticket	
Trip inconvenience benefit	You're inconvenienced by a travel problem	

*Underwritten by Jefferson Insurance Company

How to read Section 2

When it applies	Tells you when you're eligible to make a claim. These situations and events are called covered reasons .
What it covers	Tells you the kinds of things you can be reimbursed for. You'll find out more in Section 6, <i>Claims information</i> .
We can help!	Tells you about related assistance services that are available to you worldwide. You'll find a complete list in Section 5, <i>Help while traveling</i> .



Important

Travel insurance doesn't cover everything. It's designed to protect **you** when there's a sudden, unexpected problem or event. Please see Section 3, *What this policy excludes*, for more information.

YOUR TRIP IS CANCELED OR INTERRUPTED



Important

You need to contact **your travel suppliers** within 72 hours of canceling or interrupting **your trip** to qualify for the largest reimbursement possible. If **you** notify **your** suppliers later and get a smaller **refund**, **we** will not cover the difference. If **you're** seriously ill or injured, contact **your travel suppliers** as soon as **you** can.



We can help!

Need help sending an emergency message or getting flight information? See Section 5, *Help while traveling*, for a complete list of ways **we** can help.

Trip cancellation and Trip interruption

When it applies	Your trip is canceled before you get started, or interrupted after you've left, for one of the following covered reasons :
------------------------	--

Health

Injury, illness or medical condition

You or a **traveling companion** are seriously ill or injured.

Specific requirement

- The **injury, illness or medical condition** must be disabling enough to make a reasonable person delay, cancel or interrupt their **trip**.
- A **doctor** must examine **you** or a **traveling companion** and advise **you** or a **traveling companion** to cancel or interrupt **your trip** before **you** cancel or interrupt it. If that isn't possible, a **doctor** must examine **you** within 72 hours of **your** cancellation or interruption.

A **family member** who isn't traveling with **you** is seriously ill or injured.

Specific requirement

- The **injury, illness or medical condition** must be considered life threatening, require hospitalization, or he or she must require **your** care.

Death

You, a **traveling companion** or **family member** dies.

Specific requirement

- A **traveling companion** or **family member's** death must occur before or during **your trip**.

Quarantine

You or a **traveling companion** are quarantined.

Transportation and accommodation

Financial default

Your tour operator, airline or cruise line ceases operations due to **financial default**.

Specific requirements (all must apply)

- **You** purchased this insurance within 14 days of making **your** first **trip** deposit or first **trip** payment.
- The **financial default** happens more than seven days after **your plan's** effective date.
- The tour operator, airline or cruise line isn't the entity **you** purchased **your plan** or **your** travel services from, or an affiliate of that entity, and was included in **our List of covered suppliers** on **your plan's** effective date.

Please note that **Jefferson** can choose to give **you** a **trip** of similar value instead of cash.

Traffic accident

You or a **traveling companion** are in a traffic **accident** on the way to **your** point of departure.

Family or friends can't accommodate you as planned

Family or friends outside the United States can't accommodate **you** as planned because someone in the household has died or been diagnosed with a serious **illness** or **injury**.

Legal

Jury duty or court-ordered appearance

You're summoned by a court order or subpoena to serve on a jury or appear in court.

Environment

Home uninhabitable

Your primary residence is **uninhabitable** because of a **natural disaster**, fire, flood, burglary or vandalism.

Canceled services

Your airline, cruise line, or tour operator or **travel supplier** stops offering all services for at least 24 consecutive hours where **you're** departing, arriving or making a connection because of:

- a **natural disaster**
- **severe weather**
- a strike

Specific requirements (all must apply)

- **Your travel supplier** doesn't offer **you** a substitute itinerary.
- The striking workers aren't employed by the supplier **you** purchased **your plan** or travel services from, or an affiliate of that supplier.

Politics and violence

Hijacking

You or a **traveling companion** is hijacked.

Terrorism

A **terrorist event** happens at **your** foreign **destination** within 30 days of the day **you're** scheduled to arrive.

Specific requirement

- For locations outside the United States, **you're** not covered if the foreign destination is on the US State Department's "do not travel" or "travel advisory" lists.

Work

Termination or layoff

You or a **traveling companion** are terminated or laid off from a company after **your plan's** effective date.

Specific requirements (all must apply)

- The termination or layoff isn't **your** fault.
- **You** worked for this employer for at least three continuous years.

U.S. Armed Forces

You or a **traveling companion** serving in the U.S. Armed Forces are reassigned, or have **your** personal leave revoked, except because of war, the War Powers Act, base or unit mobilization, unit reassignment or disciplinary action.

Other

Extended travel delay

You miss more than half of the total length of **your trip** because **your** travel is delayed.

Specific requirements (all must apply)

- **Your plan** must include *travel delay* coverage.
- **You** must be delayed for a **covered reason** listed under *travel delay* coverage.

Please refer to **your** letter of confirmation to confirm **your** coverage and limits in **your plan**.

Trip cancellation coverage

Non-refundable payments and deposits

Payments and deposits **you** made before **your trip** was canceled, less any published **refunds you're** entitled to receive.

Accommodation

The extra cost of single **accommodation** if **you** prepaid for shared **accommodation** and a **traveling companion** canceled or interrupted their **trip** for a **covered reason** or was delayed for a **covered reason**.

Trip interruption coverage

Prepaid expenses

The unused part of **your** prepaid expenses, less any **refunds you** receive.

Accommodation

The extra cost of single **accommodation** if **you** prepaid for shared **accommodation** and a **traveling companion** canceled or interrupted their **trip** for a **covered reason** or was delayed for a **covered reason**.

Transportation

Reasonable transportation expenses for getting to:

- **your final destination** or a place where **you** can continue **your trip**, or

- **your original destination** another way, if **your** travel is delayed for 24 hours or more at the start of **your trip**.

Expenses for the cost of staying longer than you planned

Extra **accommodation** and transportation expenses because a **traveling companion** is hospitalized.

Special limit

- Maximum of \$100 a day for up to five days.

YOU GET SICK OR HURT WHILE TRAVELING



We can help!

Need help finding a **doctor** or getting emergency cash from home to pay for treatment? See Section 5, *Help while traveling*, for a complete list of ways **we** can help.

Emergency medical/dental

When it applies

You have to pay for **emergency medical or dental care** for one of the following **covered reasons**:

- **you** have a sudden, unexpected **illness** or **injury** during **your trip** that's either life threatening or could cause serious and irreparable harm if it isn't treated
- **you** have an **injury** or infection, a lost filling or a broken tooth during **your trip** that requires immediate treatment by a **dentist**

Specific requirement

- The treatment is **medically necessary** and is provided by a **doctor, dentist, hospital or other licensed provider** during **your trip**.

What it covers

Please refer to **your** letter of confirmation to confirm **your** coverage and limits in **your plan**, including any **deductible** for **outpatient** care that may apply to **your plan**.

Reasonable and customary costs

Reasonable and customary costs for supplies and services from a **doctor, dentist, hospital or other licensed provider**.

What it covers



Important

This is excess coverage. If **you** have health insurance, **you** must submit **your** claim to that provider first. Any benefits **you** receive from **your** primary insurance provider or from any other excess coverage will be deducted from **your** claim.

If **you're** eligible for benefits or compensation through a government-funded program other than Medicaid, **you** don't qualify for this coverage.

Insurance with Other Insurers

If there is other valid coverage, not with **Jefferson**, providing benefits for the same loss on a provision of service basis or on an expense incurred basis and of which **Jefferson** has not been given written notice prior to the occurrence or commencement of loss, the only liability under any expense incurred coverage of this policy shall be for such proportion of the loss as the amount which would otherwise have been payable hereunder plus the total of the like amounts under all such other valid coverages for the same loss of which **Jefferson** had notice bears to the total like amounts under all valid coverages for such loss, and for the return of such portion of the premiums paid as shall exceed the pro-rata portion of the amount so determined. For the purpose of applying this provision when other coverage is on a provision of service basis, the "like amount" of such other coverage shall be taken as the amount which the services rendered would have cost in the absence of such coverage.

Emergency medical transportation



Important

If **your** emergency is immediate and life threatening, seek local emergency care at once.

Your Emergency medical transportation limit is the total amount available for all covered services described below. Please check **your** letter of confirmation to confirm that **you** have this benefit in **your plan** and **your** total dollar limit.

You or **your** representative must contact **us** and **we** must make all transportation arrangements in advance. **We** will not pay for any of the services listed in this section if **we** didn't authorize and arrange it.

Moving you to a hospital or medical clinic (emergency medical evacuation)

If **you're** seriously **ill** or **injured** during **your trip** and **our** medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- **our** medical team will consult with the local **doctor**;
- **we'll** identify the closest appropriate facility, make arrangements and pay to transport **you** to that facility; and
- **we'll** arrange and pay for a **medical escort** if **we** determine one is necessary.

Getting you home after your care (medical repatriation)

If **you're** seriously **ill** or **injured** during **your trip**, under the care of a local **doctor** and unable to continue **your trip**, medical repatriation takes place once **our** medical team determines that **you** are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. **We'll**:

- arrange and pay (less any **refunds** for unused tickets) for **you** to be transported via a commercial transportation carrier in the same class of service that **you** were booked for **your trip**. The transportation will be to one of the following:
 - **your primary residence**;
 - a location of **your** choice in the United States; or
 - a medical facility near **your primary residence** or city of **your** choice in the United States. **We'll** take **your** request into consideration as long as the medical facility will accept **you** as a patient and is approved as medically appropriate for **your** continued care by **our** medical director.
- arrange and pay for a **medical escort** if **our** medical team determines a **medical escort** is necessary.

Bringing a friend or family member to you (transport to bedside)

If **you're** told **you** will be hospitalized for more than seven days during **your trip**, **we'll** transport a friend or **family member** to stay with **you**. **We'll** arrange and pay for round-trip transportation in economy class on a **common carrier**.

Getting your children home (return of dependents)

If **you're** told **you** will be hospitalized for more than seven days during **your trip**, **we'll** arrange for and pay (less any **refunds** for unused tickets) to transport **your** children under the age of 23 who are traveling with you to one of the following:

- **your primary residence**; or
- a location of **your** choice in the United States.

Transportation will be on a **common carrier** in the same class of service they were originally booked.

Transporting your remains (repatriation of remains)

We'll arrange and pay for the reasonable and necessary services to transport **your** remains to one of the following:

- a funeral home near **your primary residence**; or
- a funeral home located in the United States.

We'll also assist the sending and receiving funeral homes coordinate with each other.

This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault.

Your representative must contact **us** in advance to make these arrangements. If this is not possible, **your** representative must contact **us** within a reasonable time, but no later than one year after the transportation.

Travel accident

When it applies

You're in an **accident** during **your trip** that results in:

- **your** death
- total and permanent loss of sight in one or both of **your** eyes
- permanent loss of one or both of **your** hands or feet when they are severed at or above the wrist or ankle

Specific requirement

- The loss is a direct result of the **accident** and happens within 365 days of the **accident**.

What it covers

Please refer to **your** letter of confirmation to confirm the coverage and limits in **your plan**.

Death benefit

In the event of **your** death, **we** will pay 100% of the *travel accident* benefit shown in **your** letter of confirmation.

Dismemberment benefit

If **you** lose one eye, hand or foot, **you're** eligible for 50% of the *travel accident* benefit shown on **your** letter of confirmation. If **you** lose more than one eye, hand or foot, in any combination, **you're** eligible for 100% of the benefit.

Benefits are payable for only one loss and are paid in a lump sum.

Flight accident

When it applies

You're in an **accident** on an airplane that results in:

- **your** death
- total and permanent loss of sight in one or both of **your** eyes
- permanent loss of one or both of **your** hands or feet when they are severed at or above the wrist or ankle

Specific requirements (all must apply)

- **You** are a ticketed passenger on a regularly scheduled airline operating a certified passenger aircraft.
- The **accident** happens while **you're** boarding, traveling in or disembarking from the plane.
- The loss is a direct result of the **accident** and happens within 365 days of the **accident**.

What it covers

Please refer to **your** letter of confirmation to confirm **your** coverage and limits in **your plan**.

Death benefit

In the event of **your** death, **we** will pay 100% of the *flight accident* benefit shown on **your** letter of confirmation.

Dismemberment benefit

If **you** lose one eye, hand or foot, **you're** eligible for 50% of the *flight accident* benefit shown on **your** letter of confirmation. If **you** lose more than one eye, hand or foot, in any combination, **you're** eligible for 100% of the benefit.

Benefits are payable for only one loss and are paid in a lump sum.

YOU'RE DELAYED OR YOU MISS YOUR FLIGHT OR CRUISE



Important

You need to make reasonable efforts to continue **your trip** if **you're** delayed or **you** miss **your** flight or cruise. The coverage described here can help. Any **refunds you** receive from **your travel suppliers** will be deducted from **your** claim.



We can help!

Need help rebooking **your** flight or arranging for alternative transportation? See Section 5, *Help while traveling*, for a complete list of ways **we** can help.

Travel delay

When it applies

Your travel is delayed for six or more consecutive hours for one of the following **covered reasons**.

Strike or common carrier delay

- **Your** departure is delayed by a **common carrier**.
- **Your** departure is delayed by an unannounced strike.

Quarantine

- **You** are **quarantined**.

Natural disaster

- There's a **natural disaster**.

Politics, violence or theft

- **Your** passports, money or other travel documents are lost or stolen.
- **Your** travel is delayed by a hijacking.
- **Your** travel is delayed by civil disorder or unrest.

What it covers

Please refer to **your** letter of confirmation to confirm **your** coverage and limits in **your plan**.

Meals, accommodation and transportation

- Reasonable expenses for meals and **accommodation** while **you're** delayed.
- Reasonable additional transportation expenses.

Special limit

- Maximum of \$150 per person per day, up to the limit shown on **your** letter of confirmation.

Benefits are payable under *travel delay* or *missed connection* coverage, not both.

Missed connection

When it applies

You miss **your** connecting flight or cruise for one of the following **covered reasons**:

- **you're** involved in or delayed by a traffic **accident**
- **severe weather** cancels one of **your** flights en route to the connection or cruise, or delays it for at least three hours

Specific requirements (all must apply)

- **You** allowed enough time in **your** itinerary to reach **your** flight or cruise on time.
- **You** aren't able to reach **your** connecting flight or cruise another way.

What it covers

Please refer to **your** letter of confirmation to confirm **your** coverage and limits in **your plan**.

Prepaid expenses

The unused part of **your** prepaid expenses if **you** miss at least 24 hours of **your trip**, less any **refunds you** receive.

Meals, accommodation and transportation

- Reasonable additional expenses for meals and **accommodation** related to **your** missed connection or cruise.
- Reasonable additional transportation expenses to get to **your** original **destination** or to a place where **you** can continue **your trip**.

Benefits are payable under only one of *missed connection* or *travel delay* coverage.

YOUR BAGGAGE IS LOST, DAMAGED, STOLEN OR DELAYED



Important

Any **refunds you** receive will be deducted from **your claim**.



We can help!

Need help contacting local authorities or getting emergency cash from home? See Section 5, *Help while traveling*, for a complete list of ways **we** can help.

Lost, damaged or stolen baggage

When it applies

Your baggage is lost, damaged or stolen while **you're** traveling.

Specific requirements (all must apply)

- **You** take reasonable steps to keep **your baggage** safe and intact, and to recover it.
- **You** file a report giving a description of the property and its value with the appropriate local authorities, **common carrier**, hotel or tour operator within 24 hours of the loss.

What it covers

Please refer to **your** letter of confirmation to confirm **your** coverage and limits in **your plan**.

Actual price, actual cash value, repair or replacement (whichever is less)

- *actual price* is the amount it would cost to buy a similar item
- *actual cash value* is the amount the item is worth based on its **current market value**. If **you** don't have an original receipt, **we'll** cover up to 75% of its **current market value**
- *repair or replacement* is the cost to repair or replace the item

Special limit

- Maximum \$500 in total for all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items. **You** need to provide original receipts for these items or they won't be covered.

Delayed baggage

When it applies	A common carrier , hotel or tour operator delays your baggage for 24 hours or more. Specific requirement • You report the loss and file a claim with the common carrier, hotel or tour operator.
What it covers	Please refer to your letter of confirmation to confirm your coverage and limits in your plan . <i>Reasonable essential items</i> Reasonable essential items for you to use until your baggage arrives.

YOUR RENTAL CAR IS DAMAGED OR STOLEN

Collision, loss or damage

When it applies	A car you're renting is stolen or is damaged in an accident or while it's left unattended. Specific requirements • The driver is listed on the rental car agreement. • You file a report with the rental car company, either within 24 hours of the loss or damage or when you return the rental car (whichever comes first).
What it covers	Please refer to your letter of confirmation to confirm your coverage and limits in your plan . <i>Repair or replacement</i> The cost to repair or replace the car (whichever is less) • repair costs include only reasonable and customary costs to repair physical damage to the car and reasonable loss of use fees the rental car company charges while it's being repaired • replacement cost is the car's current market value



Important

This is secondary coverage. Any money **you** receive from or have paid on **your** behalf by another insurance provider will be deducted from **your** claim.

OTHER COVERAGE



Important

Please check **your** letter of confirmation to confirm **your** coverage and limits.

Lost ticket coverage

When it applies	Your common carrier ticket is lost or stolen.
What it covers	Please refer to your letter of confirmation to confirm your coverage and limits in your plan . <i>Reissue fees</i> Fees to reissue your common carrier ticket.

Trip inconvenience coverage

This coverage is an extra benefit when **you** experience one of the following travel problems:

- **you're assaulted**
- **you're** involved in a traffic **accident**
- **you're** admitted to a **hospital** as an **inpatient**
- **your** passport or visa is stolen
- **your** sporting or business equipment checked with a **common carrier** is delayed for more than 24 hours



Important

The benefit is only payable for one event during **your** trip.
Please refer to **your** letter of confirmation to confirm that **you** have this coverage and the amount of the benefit **you** can receive.

SECTION 3: WHAT THIS POLICY EXCLUDES

GENERAL EXCLUSIONS

You aren't covered for any loss that results directly or indirectly from any of the following general exclusions, unless they're included in Section 2, *What this policy includes*.

The following things if they affect **you**, a **traveling companion** or an **immediate family member**, whether the **immediate family member** is traveling with **you** or not:

- **existing medical conditions**
- intentional self-harm or attempting or committing suicide (only applies to **you**)
- pregnancy, unless there are unforeseen complications or problems with the pregnancy
- fertility treatments, childbirth or elective abortion
- a mental or nervous health disorder (like anxiety, depression, neurosis, psychosis and others), or any related physical complications (physical complication means any physical symptom)
- intoxication or abuse by alcohol or the use or abuse of drugs except as prescribed by a Doctor or any related physical complications (physical complication means any physical symptom)

The following activities if **you**, a **traveling companion** or a **family member** participates in them, whether the **family member** is traveling with **you** or not:

- flying or learning to fly an aircraft as a pilot or crew member
- participating in or training for any professional or amateur sporting competition
- participating in extreme, high-risk sports like:
 - skydiving, hang gliding or parachuting
 - bungee jumping
 - caving
 - extreme skiing, heli-skiing or skiing outside marked trails
 - body contact sports (meaning any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate)
 - mountain climbing or any other high altitude activities
 - scuba diving below 120 feet (40 meters) or without a dive master

Loss due to the following events that affect the travel of **you**, a **traveling companion** or a **family member**:

- any problem or event that could have reasonably been foreseen or expected when **you** purchased **your plan**
- an **epidemic** or **pandemic**
- **natural disasters** like hurricanes, earthquakes, fires and floods
- air, water or other pollution, or the threat of a pollutant release
- war (declared or undeclared), acts of war, military duty, civil disorder or unrest
- **financial default**
- **unlawful acts**

You aren't eligible for reimbursement under any coverage if:

- **your common carrier** tickets don't show departure and return dates
- the departure and return dates on **your** enrollment or other form don't represent when **you** actually intended to travel

SPECIFIC EXCLUSIONS

You aren't covered for any loss that results directly or indirectly from any of the following specific exclusions unless they're included in Section 2, *What this policy includes*.

Trip cancellation and trip interruption coverage

- travel bulletins or alerts
- government prohibitions or regulations

Lost, damaged or stolen baggage coverage

- intentional loss of or damage to equipment
- defective materials or workmanship
- ordinary wear and tear

These items aren't covered:

- animals
- **cars** and accessories, motorcycles and motors, aircraft, boats and other vehicles
- bicycles, skis and snowboards (unless they're checked with a **common carrier**)
- eyeglasses, sunglasses and contact lenses
- hearing aids, artificial teeth and limbs
- wheelchairs and other mobility devices
- consumables, medicines, perfumes, cosmetics and perishables
- tickets, passports, deeds and other documents
- money, credit cards, securities, bullion, stamps and keys
- rugs and carpets
- property for business or trade
- **baggage** when it is:
 - shipped as freight
 - sent before **your scheduled departure date**
 - left in or on a **car** trailer
 - left in an unlocked **car**

- Collision, loss or damage coverage**
- any obligation **you** assume under any agreement, except a collision or comprehensive **deductible** for **your** primary insurance
 - violating the **rental car agreement**

- Also doesn't cover:
- leases or rentals for 45 consecutive days or longer
 - **cars** rented in or driven through:
 - Israel
 - Jamaica
 - Republic of Ireland
 - Northern Ireland
 - jurisdictions where the law doesn't allow this coverage

SECTION 4: WHO IS COVERED AND WHEN

WHO IS COVERED BY YOUR PLAN

Your plan covers the people listed on **your** letter of confirmation.

WHEN YOUR COVERAGE BEGINS AND ENDS

You're only eligible for coverage if **we** accept **your** request for insurance.

Your plan's effective date depends on how **you** purchased it.

if you purchased	it's effective:
in person	the day and time you purchase your plan
by mail	the day after your enrollment or other form is postmarked
over the phone	the day after you place your telephone order
by fax	the day after we receive your fax
online	the day after we receive your online order

Trip cancellation coverage begins on **your plan's** effective date, as long as **we** receive **your** premium before **you** cancel **your trip** or make a claim.

All other coverage begins on **your scheduled departure date**, as long as **we've** received **your** payment. **Your** departure and return dates are counted as two separate days of travel when **we** calculate the duration of **your trip**.

- Your** coverage ends on the earliest of:
- the day **you're** scheduled to return
 - the day **you** actually return, if **you** come back earlier
 - the day and time **you** cancel **your trip**

If **your** return travel is delayed for a **covered reason**, **we'll** extend **your** coverage until **you** can get home.

Your plan can't be renewed.

SECTION 5: HELP WHILE TRAVELING

If **you** need help while traveling, **our** assistance team is available 24 hours a day.

Our services are here to help make challenging situations a little easier. With **our** global reach, **we** can get **you** in touch with licensed medical and legal professionals and other kinds of help.



Important

Please note that the General exclusions for **your plan** also apply to **our** assistance services. **You'll** find the list of these exclusions in Section 3, *What this policy excludes*.

HOW TO REACH US

In the United States, Canada, Puerto Rico and U.S. Virgin Islands, call **1-800-654-1908**
All other locations, call collect **1-804-281-5700**
If **you** can't call collect, **we'll** call **you** back.

Please have this information ready when **you** call:

- **your** name, location and phone number
- **your** policy identification number

MEDICAL ASSISTANCE

Finding a doctor, dentist or medical facility

If **you** need care from a **doctor**, **dentist** or medical facility while **you're** traveling, **we** can help **you** find one.

Paying or guaranteeing your hospital bill

If **you** need to be admitted to a **hospital** as an **inpatient** for longer than 24 hours, **we** can guarantee or advance payments up to the limit of **your emergency medical/dental coverage** (described in Section 2).

Monitoring your care

If **you're** hospitalized, **our** medical staff will stay in contact with **you** and the **doctor** caring for **you**. **We** can also notify **your** family and **your doctor** back home of **your illness** or **injury** and update them on **your** status.

LEGAL ASSISTANCE

Finding a legal advisor

We can help **you** find local legal advice if **you** need it while **you're** traveling.

Arranging a cash transfer

If **you** need to pay legal fees, **we** can arrange to transfer funds from **your** family or friends.

TRAVEL AND DOCUMENT ASSISTANCE

Replacing lost travel tickets

If **your** tickets are lost or stolen, **we** can contact the airline or other **common carrier**, and can help **you** with **your** travel arrangements if **your trip** is interrupted.

Replacing lost passports and other travel documents

If **your** passport or other travel documents are lost or stolen, **we** can help **you** reach the appropriate authorities, contact **your** family or friends, and assist **you** in getting **your** documents replaced.

CAR RETURN



Important

Check **your** letter of confirmation to confirm that you have this benefit in **your plan** and **your** total dollar limit.

This benefit is secondary to any coverage **you** have through **your** auto insurance provider. Any money **you** receive from **your** primary insurance will be deducted from **your** claim.

If **your car** is stolen during **your trip** and recovered within two weeks, or **you** can't drive home because **you're** sick or injured, **we'll** arrange to have **your car** driven back to **your place of residence**, or reimburse the cost for an accredited, professional transport company to return it.

We'll cover up to the amount shown on **your** letter of confirmation for **car** return. If **you're** injured or ill but a **traveling companion** can drive the **car**, **you** don't qualify for this benefit.

Rental cars aren't eligible for this benefit.

OTHER ASSISTANCE SERVICES

Getting flight information

If **you** miss **your** flight or it's canceled, **we** can give **you** arrival and departure times for other flights that will get **you** to **your** connecting flight or final **destination**.

Getting emergency cash

If **your** cash is lost or stolen or **you** need extra money to pay for unexpected expenses, **we** can arrange to transfer funds from **your** family or friends.

Delivering emergency messages

We can help **you** get an urgent message to someone back home. **We'll** try calling up to three times within 24 hours and confirm whether **we** were able to reach the person **you** asked **us** to contact.

CONCIERGE SERVICES

If **you** are in need of assistance 24 hours a day, any day of the year, please call the phone number printed on **your** letter of confirmation, or the hotline at:

1-800-654-1908 when in the U.S., Canada, Puerto Rico and U.S. Virgin Islands
1-804-281-5700 collect

When **you** call, have the following information ready for the hotline coordinator:

- **Your** name and confirmation or identification number; and
- **Your** location and local telephone number.

The hotline coordinator will confirm **your** enrollment and connect **you** with a Concierge associate.

Note: It may not be possible to call collect. If **you** must phone the hotline directly, give **your** location and phone number to the hotline coordinator who will call **you** back.

Our goal is to make **your** travels more enjoyable and hassle free. **Our** Concierge associates can assist **you** with many requests from the routine to the extraordinary. The following are types of services **you** can contact **us** for assistance with:

Entertainment/Event Planning

When **you** are traveling, or planning **your trip**, the following entertainment options are at **your** disposal:

- Restaurant information, referrals and reservations
- Sports event, show and festival information, reservations and ticket purchasing
- Theater and concert event information, reservations and ticket purchasing
- Health Club information, referrals and reservations
- Golf tee times, information, referrals and reservations

Destination Assistance

Get the details on **your** destination from **our** vast experience and database of information.

- Highlights and sightseeing information
- Airport and mass transportation information
- Health and security information
- Local custom and duty information
- Exhibition, show and festival information and ticket purchase
- Museum information
- Shopping information
- Exchange rate information
- Visa and passport information
- ATM location information

Travel Information and Reservations

When **you** need assistance with accommodations, flights or transportation, **we** stand ready to help.

- Hotel and other overnight accommodation information, referrals and reservations
- Flight information and reservations
- Train information and reservations
- Limo and car service information and reservations

Business Services

When traveling on business, **you** will find the business services helpful should unexpected events or important business needs occur.

- Computer rental and referrals and arrangements
- Audio/visual equipment referrals and arrangements
- Translation service referrals and arrangements
- Messenger service referrals and arrangements
- Mobile phone rental referrals and arrangements

Specialty Services

A last minute gift need, an important thank you, or other special event while **you** are traveling can easily be remedied. Some common services include:

- Gift Basket purchase arrangements
- Flower delivery purchase arrangements
- Gift referral and purchase arrangements
- Gourmet food purchase arrangements

All of **our** concierge benefits are service benefits, not financial benefits. Any costs associated with the services are paid by **you**.

About our assistance services

Our goal is to help **you** with **your** problem no matter where **you're** traveling.

We'll make all reasonable efforts to help **you** as **we've** described, but there may be times when **we** aren't able to resolve **your** problem for reasons that are beyond **our** control.

We will always do **our** best to refer **you** to appropriate professionals, but please be aware that they are independent providers and **we** can't be held responsible for the results of any services they provide.

SECTION 6: CLAIMS INFORMATION

HOW TO MAKE A CLAIM

Making a claim is easy – just visit www.etravelprotection.com, email or call **us** and **we'll** be happy to help.

Go online to:

- find out what forms and documentation **you** need
- file a claim electronically

Email or call to:

- find out what forms and documentation **you** need
- file a claim and check its progress

Claims inquiry:

- **Website:** www.etravelprotection.com
- **Email:** claimsinquiry@allianzassistance.com
- **Telephone:** 1-800-334-7525

IMPORTANT INFORMATION ABOUT CLAIMS

You have 90 days from the date of **your** loss to submit **your** claim to **us**. If **you** cannot submit proof of **you** loss within 90 days, it must be given as soon as reasonably possible, but not longer than 12 months unless **you** were legally incapacitated.

Assignment

You can assign **your** rights under **your** plan by notifying **us** in writing.

About beneficiaries

If **you** named a beneficiary on **your** enrollment or other form, *travel accident* and *flight accident* benefits will be paid to **your** beneficiary if **you** die. All other benefits will be paid to **your** estate.

Duplicate coverage

If **you're** covered by another policy that **we've** issued with the same or similar coverage, **we'll** use the terms and conditions of the policy that pays the most. **We'll** also refund any premium **you've** paid for duplicate coverage.

Recovery

We have the right to recover any amount **you** receive that exceeds the total amount of **your** loss.

Subrogation

When someone is responsible for **your** loss, **we** have the right to recover any payments **we've** made to **you** or someone else in relation to **your** claim, as permitted by law. Everyone eligible to receive payment for a claim submitted to **us** must cooperate with this process, and must refrain from doing anything that would adversely affect **our** rights or the rights of **Jefferson** to recover payment.

About fraud

Fraud is illegal. **We** will deny **your** claim if:

- what **you** told us on **your** enrollment or other form is deliberately misleading or inaccurate
- **you** intentionally file a claim that includes false information or deliberately conceals material facts. This may be a crime subject to criminal prosecution and civil penalties, and **you** may be liable for the stated value of the claim.

Resolving disputes

If **you** disagree with **our** decision about a claim, **you** can request to go to arbitration through the American Arbitration Association. If **we** agree, **you** can submit a dispute to desk arbitration, as long as:

- **you** submit it at least 60 days, but no more than three years, after **you've** filed **your** entire claim with **us**, and
- it complies with the American Arbitration Association's rules at the time **you** submit it.

Arbitration must be by mutual consent by all parties. The arbitration must take place in Oregon unless another method is agreed to by all parties at the time of the dispute.



Important

This is a *named perils* travel insurance policy, which means it covers only the specific situations, events and losses included in this document, and only under the conditions **we** describe.

We'll only pay for reasonable, appropriate expenses that are covered by the **plan you** purchased. Please check **your** letter of confirmation to confirm **your** coverage and limits in **your plan**.

SECTION 7: DEFINITIONS

Accident	An unexpected and unintended event that causes injury , property damage or both.
Accommodation	A hotel or other kind of lodging where you make a reservation and pay a fee.
Assault	Physical assault that requires treatment in a hospital .
Baggage	Personal property you take on your trip and the suitcases or other kinds of containers you use to carry them.
Car or rental car	A car or other vehicle designed for use on public roads that you own or that you've rented for the period of time shown in a rental car agreement . Rental cars don't include: • trucks • campers, trailers and recreational vehicles • motorcycles, motorbikes and all-terrain vehicles • off-road vehicles • vehicles that are older than 20 years • vehicles that haven't been manufactured in the last 10 years • vehicles that don't have to be licensed • vehicles that are rented for commercial or livery purposes, including limousines • vehicles that have a manufacturer's suggested retail price of more than \$75,000 • other conveyances
Common carrier	A company that's licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.
Covered reasons	The specific situations and events that are covered by this policy.
Current market value	The dollar amount an item could reasonably be sold for, based on its original price, age and current condition.
Deductible	The dollar amount you must contribute to the loss.
Dentist	Someone who is licensed and legally entitled to practice dentistry or dental surgery. This can't be you , a traveling companion , any member of either of your immediate families , or any member of the sick or injured person's immediate family .
Destination	A place more than 100 miles from your primary residence where you spend more than 24 hours of your trip .
Doctor	Someone who is legally entitled to practice medicine, and is licensed if required. This can't be you , a traveling companion , any member of either of your immediate families , or any member of the sick or injured person's immediate family .

Domestic partner	A person you've lived with in a spousal relationship for at least 12 consecutive months who is 18 years or older. You must be able to show evidence that you've lived together for 12 consecutive months.
Emergency medical and/or dental care	Medical and dental services, supplies and charges that are for a health emergency. It doesn't include things like: • elective cosmetic surgery or cosmetic foot care • physical exams • allergy treatments (unless life threatening) • hearing aids, eyeglasses and contact lenses • palliative care • experimental treatment
Epidemic	An outbreak of a contagious disease that spreads rapidly and widely and that is identified as an epidemic by The Centers for Disease Control and Prevention (CDC).
Existing medical condition	An illness or injury that you , a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan , or at any time in the 120 days before you purchased it. You , a traveling companion or family member are considered to have an existing medical condition if you , a traveling companion or family member : • saw or were advised to see a doctor • had symptoms that would cause a prudent person to see a doctor • were taking prescribed medication for the condition or the symptoms, unless the condition or symptoms are effectively controlled by the prescription, and the prescription hasn't changed
Family member	Any of the following people, whether or not they're traveling with you : • spouses and common-law, civil union and domestic partners • parents and step-parents • children and step-children (including adopted or soon to be adopted children) • siblings • grandparents and grandchildren • the following in-laws: mother, father, son, daughter, brother, sister • aunts, uncles, nieces and nephews • legal guardians and wards • business partners • paid, live-in caregivers • service animals (as defined by the Americans with Disabilities Act) Immediate family members are: • spouses and common-law, civil union and domestic partners • parents and step-parents • children and step-children (including adopted or soon to be

Financial default	A complete cessation of operations because of financial circumstances, with or without filing for bankruptcy protection.
Hospital	A facility whose primary function is to diagnose and treat sick and injured people under the supervision of doctors . It must: • have organized departments of medicine and major surgery, on site or off site through a pre-arranged contract provide 24 hour nursing service supervised or provided by registered nurses • be compensated by patients or their insurance providers for performing these services, and • be licensed where required.
Illness	Sickness, infirmity or disease. It doesn't include conditions you already had or knew about when you purchased your plan (see existing medical condition).
Injury	Physical harm directly caused by an accident or assault , without other contributing causes.
Inpatient	Someone who receives medical or dental treatment while registered as a bed patient in a hospital or other licensed provider . Room and board is charged for the patient's stay, in addition to charges for medical treatment and care.
Medical condition	A physical condition you have, or have symptoms of, that you : • have seen or been advised to see a doctor about • have symptoms of that would cause a prudent person to see a doctor • are taking prescribed medication for
Medical escort	A professional person contracted by our medical team to accompany a seriously ill or injured person while they are being transported. A medical escort is trained to provide medical care to the person being transported. A friend or family member cannot be a medical escort .
Medically necessary	Treatment that's appropriate for your illness or injury , consistent with your symptoms, and that can safely be provided to you . It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.
Natural disaster	A large-scale extreme weather or environmental event that damages property, disrupts transportation or endangers people. Examples include: earthquake, fire, flood, hurricane, or volcanic eruption.
Other licensed provider	A person or entity that isn't a doctor or hospital but provides medical or dental services, and is licensed where required.

Outpatient	Someone who receives medical or dental treatment but doesn't have to stay at a hospital for overnight care.
Pandemic	An epidemic over a wide geographic area that affects a large portion of the population.
Primary residence	Your permanent, fixed address and primary residence for legal and tax purposes. We call the place your primary residence is located your place of residence .
Quarantine	Mandatory isolation or restrictions on where you can go, intended to stop a contagious disease from spreading.
Reasonable and customary costs	What customers would usually be charged for a specific service in a particular geographic area. The charges are appropriate to the availability of the service, and of skilled and licensed service providers. For <i>collision, loss or damage</i> coverage, the charges are also appropriate to the availability of parts, the difficulty or complexity of the job, and the effort needed to repair the damaged vehicle.
Refund	Cash or a credit or voucher for future travel that you get from a travel agent, tour operator, airline, cruise line or other travel supplier , or any credit, recovery or reimbursement you get from your employer, another insurance company, a credit card issuer or any other entity.
Rental car agreement	The contract that describes all of the terms and conditions of renting a car , including your responsibilities and the responsibilities of the rental car company.
Scheduled departure date	The day and time you listed on your enrollment or other form as the day and time you plan to start your trip . You have paid for travel that starts on this date.
Severe weather	Hazardous weather conditions, like fog, a hailstorm or severe rainstorm, a blizzard, or an ice storm.
Terrorist event	When an organized terrorist group, as defined by the U.S. State Department, injures or kills people or damages property to achieve a political, ethnic or religious goal or result. Terrorist events don't include general civil protest, unrest, rioting or acts of war.
Travel supplier	A travel agent, tour operator, airline, cruise line or other travel service provider.
Traveling companion	A person traveling with you whose name appears with yours on the same trip arrangement and who will accompany you on your trip . A group or tour leader is not considered a traveling companion unless you are sharing the same room with the group or tour leader.
Trip	Round-trip or one-way travel to and from a place at least 100 miles from your home. It can't include travel to receive health care or medical treatment of any kind, or commuting to and from work.

Unlawful acts	Felonies committed by you , a traveling companion or a family member , even if the family member isn't covered by your plan .
Uninhabitable	A natural disaster , fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their home unfit for use.

JIC_ONC2_OR_A

We're only a CLICK away!

**Visit www.etravelprotection.com
to:**

- File a claim
- Check claim status
- Modify a policy

Global Assistance

Allianz 

Covered Supplier List as of November 12, 2012

IMPORTANT NOTICE: The following list of airlines, cruise lines and tour operators are “Covered Suppliers” when determining eligibility for Financial Default coverage. This is the complete list as of today and is subject to change at any time. However, such changes do not affect any coverage already in force. This list is not intended nor should be viewed as a judgment of any travel supplier. Even if your travel supplier is not on the list, you are still covered for everything else as mentioned in your Letter of Confirmation. All other terms and conditions apply.

Subject to your plan’s terms and conditions, you are **covered** for the specified amount of Trip Cancellation/Interruption purchased in the event a covered supplier financially defaults as long as all these conditions are met:

1. You purchased a plan with Trip Cancellation/Interruption coverage within 14 days of paying your initial trip deposit.
2. The Financial Default occurs more than seven days after the Policy effective date.
3. The Financial Default results in a complete cessation of services of named supplier on the “Covered Supplier List.”
4. You did not purchase your insurance from the defaulting airline, cruise line, tour operator or their affiliates.

Airlines

- Air France
- Airtran Airways
- Alaska Airlines
- Easy Jet
- Nippon Air
- Qantas Airlines
- Ryanair
- Singapore Airlines
- Southwest

Cruise Lines

- Alaskan Dream Cruises
- All Discovery Cruising
- American Cruise Lines
- American Safari Cruises
- Azamara Cruises
- Blount Small Ship Adventures
- Carnival Cruise Lines
- Celebrity Cruises
- Crystal Cruises
- Cunard Line
- Disney Cruise Line
- Holland America Lines
- Hurtigruten
- Imperial River Cruises
- Innersea Discoveries
- MSC Cruises
- Norwegian Cruise Lines
- Oceania Cruises
- Paul Gauguin Cruises
- Princess Cruises
- Regent Seven Seas Cruises
- Royal Caribbean International
- Seabourn Cruise Line
- Silversea Cruises Ltd.
- Star Clippers
- Uniworld
- Variety Cruises
- Viking River Cruises
- Windstar Cruises

Tour Operators

- AAA Member Choice Vacations
- AAA SignaTours
- AAA Sojourns
- AAA South Jersey Motorcoach Tours
- AAT King's
- Abel Tasman Tours
- Abercrombie & Kent
- Abrams Travel, Inc.
- Absolute Asia
- ACFEA Tour Consultants
- Adventure Dive & Travel
- Adventures by Disney
- Adventuresmith Explorations
- AER World Tours
- Aero/Mexico Vacations
- Africa Safari Specialists
- African Dream Travel LLC
- African Portfolio, Inc.
- African Travel
- African Travel Seminars, Inc.
- Air & Sea Travel Center
- Alaska Travel Adventures
- Alaska Wildland Adventures
- Alaskan Tour Guides
- Alki Tours
- All About Tours
- All-In-One Tours & Cruises, LLC
- All Mountain Vacations
- Alluring Africa
- Alluring Americas
- Alluring Asia
- Alluring Destinations
- AMA Waterways
- Amber Tours
- America West Vacations
- American Airlines Vacations
- American Music Abroad
- American Tours International (ATI)

- Ampac Tours
- Amtour Vacations, Inc.
- Andes Adventures
- Apple Vacations
- Artic Kingdom Polar Expeditions
- Asia Transpacific Journeys
- Atlantis Events
- Australian Pacific Touring
- Autoventure
- Avalon Waterways
- Avanti Destinations
- Backroads
- Beyond Band of Brothers
- Big Five Tours & Expeditions
- Blue Sky Tours
- Blue Odyssey Tours
- Branson Country Tours
- Branson Vacation Tours
- Break-Away Tours
- Brendan Tours
- Brennan Vacations
- Brian Moore International Tours
- Buenos Aires Cultural Concierge
- Butterfield & Robinson
- The California Native International Adventures
- Can Am Travel
- Canada al a Carte
- Caravan - Serai Tours
- Cartan Tours
- Celebrity Coaches of America, Inc.
- Celtic International Tours
- Central Holidays
- Cheeseman Ecology Safari
- Chima Travel Bureau
- China Travel Service USA
- Christian Tours/Burke International Tours
- Ciao Italy & Carrani Tours
- CIE Tours International
- CIG North America
- City Escape Holidays
- Classic Africa
- Classic Custom Vacations
- Clipper Vacations
- Club Med
- Collette Vacations
- Concept Tours
- Contiki Holidays
- Continental Airlines Vacations
- Continental Kapers, Inc.
- Coronet Travel
- Corporate Travel
- Cosmos
- Country Walkers, Inc.
- Cox & Kings Travel
- Crisp Tours
- Cruise & Maritime Voyages USA, LLC
- Delta Vacations
- Destination World
- Donna Franca Tours
- Down Under Answers
- Earthbound, Inc.
- Eastern Travel
- Easy Tours of India
- EB Sports Tours
- Eco Tours Expeditions, Inc.
- Educational Discovery Tours
- Educational Travel Services
- Elite Turkey Tours
- Entrée Alaska
- Escapade Vacations
- Esprit Travel
- Euro Lloyd Travel
- Eurobound/TahitiBound
- Euro-Connection
- Europe Express
- European Incoming Services
- European Sojourns, LTD
- European Tour Connections
- Eurovacations.com

- Exeter International
- Experience Asia Tours
- Explorer Ventures
- Exxtereme Vacations
- Fiesta Tours International
- The Fly Shop
- Food and Wine Trails
- Four Seasons Tours
- France Vacations
- French Country Waterways
- Functions Unlimited
- Funjet Vacations
- Gadabout Tours
- Galapagos Travel
- Gap Adventures
- Gate 1 International Travel
- General Tours
- George's International Tours
- Geographic Expeditions
- Gerber Tours
- Globe Treks
- Globus
- Gogo Worldwide Vacations
- Goway Travel
- Grand American Tours & Cruises
- Grand Canyon Railway
- Grand European Tours
- Great American Steamboat Company
- Great Atlantic Travel & Tours
- Great Lakes Cruise Company
- Great Travels
- Greaves Tours LLC
- GTO Travel
- GWV International
- HAT Tours
- Hawaii World
- Hello Italy Travel
- Hidden Trails
- HistoryAmerica Tours
- HMHF Fun Vacations
- Holland America Tours
- Homeric Tours
- IExplore
- Il Viaggio
- Image Tours, Inc.
- Inca Floats, Inc.
- Insight Vacations, Inc.
- Interlake China Tours, Inc.
- International Expeditions, Inc.
- International Lifestyles, Inc.
- International Travel Co.
- Island Destinations
- Islands in the Sun
- Isle Inn Tours
- Isram World of Travel
- IST Cultural Tours
- Italian Dream Vacation
- ITS Tours
- Joshua Expeditions
- Journey Mexico
- Journeys Unlimited
- Kalos Tours
- Kensington Tours
- Ker & Downey
- Key Tours International
- Key Transportation
- King Yacht Charters, Inc.
- Klein Tours
- Knightly Tours
- Koala Tours
- Kompas USA
- Kon-Tiki Tours & Travel
- Kuoni Tours
- Ladatco, Inc.
- Latour
- Laura Massoni Travel
- Legacy Tours of Distinction
- LimoLink International
- Lindenmeyr Travel
- Lost in Italy
- Lotus International Tours
- Luxury Trips
- Magic Carpet Vacations
- Maiellano Travel
- Mango African Safaris
- Margaret Morse Tours, Inc.
- Martin & Keegan
- Matterhorn Travel
- Mayflower Tours
- Mexico Unlimited, Inc.
- MexSeaSun
- MGM Mirage Resort Vacations
- Micato Safaris
- Millenium Tours
- MLT Vacations
- Moments Notice Travel
- Monograms
- Mountain Travel Sobek
- Mountain Vacations
- Nature Discoveries
- Nawas International Travel
- New York City Vacations
- Odysseys Unlimited
- Olivia Cruises and Resorts
- OmniTours
- Orient Flexi Pax Tours
- Orion Expedition Cruises
- Outer Edge Expeditions
- Outlook International
- Overland Adventures
- Pacific Delight Tours, Inc.
- Pacific Escapes
- Pan Pacific Journeys, Inc.
- Papa's Travel Store
- Peak Performance Tours
- Perfect Spot Tours
- Perillo Tours, Inc.
- Personal Touch Tours
- Petrabax West
- Pleasant Holidays
- Premier Gateway
- Premier Vacations
- PrimeSport International
- Princess Tours
- Qantas Vacations
- Rail Europe
- Rail Source International Inc
- Regina Tours
- ResidenSea
- Rick Steves Europe Through the Back Door
- Rockwell Tours, Inc.
- Rooms Plus Inc.
- Scandinavian American World Tours
- Scantours
- Shore Excursions Group
- ShoreTrips
- Signa Tours Ltd. (Virginia)
- Signature Vacations
- SITA World Travel
- Ski Travel/JMJ Tours
- SmarTours
- Sojourn Bicycling Vacations
- Solar Tours
- Sonesta Vacations
- South Pacific Holidays
- South Star Tours
- Southwest Airline Vacations
- Spiced Destinations Inc.
- Sports Empire Inc.
- Sports Travel & Tours
- Spring Break Travel
- Spring Training Tours
- Stewart's Fun Adventures
- Strabo Tours
- Sunward Tours Inc.
- Superclubs
- Sutherland Travel Services
- Swain Australian Tours
- T&D Tours
- Tauck Tours
- TBI Tours
- TCS Expeditions
- The Moorings
- TJ's Travel Club for Seniors
- TNT Vacations
- Tourlite International
- Tourlite Zeus
- Tour Resource Consultants, LLC
- Tour West
- Town and Country Tours
- Trading Places International, Inc.
- Trafalgar Tours
- Trans Global Vacations
- TRAVCOA
- Travel2
- Travel Beyond
- Travel Bound, Inc.
- Travel Dynamics International
- Travel Four Vacations
- Travel Impressions, Ltd.
- Travel Wise Motorcoach Tours
- Travelink Incorporated
- Treasures of Travel, Inc.
- TSA Tours, Inc.
- Turtle Island Holidays
- Tuscan Way, Inc.
- Uncharted Outposts Inc.
- Unique Vacations
- United Vacations
- Universal Studios Vacations
- US Airways Vacations
- Vacation Express
- Value World Tours
- Vantage Deluxe World Travel
- Vaya Adventures
- Velo Echappe'
- Visit Italy Tours
- Walt Disney Travel Company
- The Wayfarer
- Western Leisure Inc
- Wild African Ventures
- Wildland Adventures
- Wildlife Safari
- Williams & Hall Wilderness Guides and Outfitters
- World Class Vacations
- World Group Travel
- World on Skis
- The World Outdoors
- Ya'lla Tours USA Inc.
- Yankee Holidays
- Voyages to Antiquity, LLC
- Zapotec Tours
- Zegrahm Expeditions

Insurance coverage is underwritten by BCS Insurance Company or Jefferson Insurance Company as shown on your Certificate/Policy.

© 2012 AGA Service Company