



WorldStrides TRAVEL PROTECTION PLAN BENEFITS

The following benefits apply to both of WorldStrides comprehensive Travel Protection Plans:

TRIP CANCELLATION/INTERRUPTION

If you have to cancel or interrupt your WorldStrides trip prior to departure, or cancel due to an interruption during your WorldStrides trip for a covered injury, sickness, or death (your own or that of a traveling companion or a family member) or for other covered reasons such as: cancellation of arrangements by an airline due to strike or bad weather; a documented theft of passports or visas; or a terrorist incident which occurs in a city which is listed on the itinerary of your trip and within 30 days prior to your scheduled departure date for your trip, as defined, you will be reimbursed up to the trip cost for the unused, non-refundable land or water arrangements and the additional transport charges paid to return home or to rejoin your trip (limited to economy one-way airfare, or first class if your original tickets were first class).

TRAVEL DELAY

Reimburses up to \$150 per day (maximum of \$750) for reasonable accommodation and traveling expenses until travel becomes possible if you are delayed for 12 hours or more due to a covered reason such as a common carrier delay; injury, sickness, or death of you or your traveling companion; quarantine; loss of passport, travel documents, or money; or natural disaster.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE

Provides reimbursement up to \$57,500 for reasonable and customary medical expenses incurred while on your trip; emergency dental treatment received during your trip, up to \$750; the costs for emergency transport to home or an appropriate hospital, including escort expense (both, if deemed necessary by the attending physician), for a covered injury or sickness which occurs while on your trip; or the cost of homeward carriage if deceased, up to \$100,000.

BAGGAGE & PERSONAL EFFECTS

Coverage up to \$3,000 for direct physical loss or damage to your baggage, passports, or visas while on your trip. A \$600 maximum limit applies to jewelry, gems, watches, cameras and camera equipment, and furs; a \$1,500 per article limit applies to all other items. If, while on your trip, your baggage is delayed for more than 24 hours, we will reimburse you up to \$300 for the purchase of necessary additional clothing and personal articles.

ACCIDENTAL DEATH & DISMEMBERMENT

Benefit of \$35,000 paid if loss occurs within 180 days of a covered Injury that occurs while on your WorldStrides Trip.

CONDITIONS & LIMITATIONS

Certain exclusions and limitations apply and are detailed in the "Description of Coverage" brochure. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion or Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this

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exclusion is waived if your premium is received at or before final payment for your Trip), suicide, normal pregnancy, war or any act of war. Unforeseen events, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather or unannounced Strike that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours, a documented traffic accident while en route to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster within 10 days of departure; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment; involuntary job termination (must be employed with same employer for 1 year); a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary (within 30 days of Your departure). The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage; or revocation of military leave.

A “Description of Coverage” which provides complete details of the plan, including conditions, exclusions, and limitations, is available to you on our website terms and conditions or is available to you at any time by request.

For the Description of Coverage online, you can view the policy details at <http://www.tripmate.com/wpuf380h>.

Note: The plan exclusion for pre-existing conditions is waived if you purchase the plan within 14 days of your initial deposit/payment for your trip. This plan may not be purchased after you have made final payment for your trip.

What's the difference between the Travel Protection Plan and the Ultimate Travel Protection Plan?

Along with providing you the same benefits as our standard Travel Protection Plan (including cancellation for a covered reason, trip delay and interruption, enhanced medical, and more), the Ultimate Travel Protection Plan Plus also includes a Cancel For Any Reason benefit.

If you cancel your trip for any reason not otherwise covered by this policy, we will reimburse you for 75% of the non-refundable cancellation fees which apply to your trip, provided payment for this plan is received by WorldStrides within 14 days of your initial deposit/payment of your trip and the participant cancels 48 hours (2 days) or more before your scheduled trip departure date.