



Trip Cancellations and Interruptions Can Happen. Travel Insured is Here to Help.

Covered Reasons for Trip Cancellation/Interruption

Of all claims paid, 48.5% are for Trip Cancellation and 14% for Trip Interruption!*

FINANCIAL INSOLVENCY/FINANCIAL DEFAULT¹

of an entity that directly provides Travel Arrangements, including an Air Common Carrier, cruise line, tour operator, or other travel entity that causes a complete cessation of travel services if the Financial Insolvency or Financial Default occurs more than 14 days following Your Effective Date for Your Trip Cancellation/Trip Interruption benefit.

QUARANTINE

Which means you or your traveling companion are forced into strict medical isolation by a recognized government authority, their authorized deputies, medical examiners or physician to prevent the spread of the disease due to you or your traveling companion either having, or being suspected of having an contagious disease, infection or contamination.

PRIMARY RESIDENCE OR DESTINATION IS UNINHABITABLE

And remains uninhabitable during your trip by a natural disaster or burglary.

NOAA HURRICANE WARNING AT DESTINATION¹

Is issued within 48 hours of your scheduled departure date for Trip Cancellation, or the warning occurs after your departure for Trip Interruption.

MANDATORY DESTINATION EVACUATION¹

Is ordered or recommended by local government authorities due to a natural disaster and prevents you from travel to/arriving at the destination.

INCLEMENT WEATHER

That causes a delay or cancellation by a common carrier for at least 6 consecutive hours.

CANCEL FOR WORK REASONS¹

You or your traveling companion have a transfer of employment, are terminated/laid off, are required to work during the trip, or are involved in a merger or acquisition and must work as a result.

Worldwide Trip Protector Lite includes job termination/layoff, but all other reasons above are available as an optional benefit upgrade².

Other Covered Reasons

- Sickness or Injury (WTP³ includes service animals)
- Death (WTP³ includes service animals)
- Destination wedding cancellation²
- Legal separation/divorce^{1,2}
- Legal child adoption¹
- Pregnancy
- Attending childbirth¹
- Theft of passports/visa
- Strike
- Felonious assault
- Hijack / Terrorist Incident
- Subpoena, court order, jury duty, or required as a witness
- Military duty for natural disaster, epidemic, civil disorder, or terrorist incident
- Military leave revocation
- Host unable to provide accommodations
- Traffic Accident
- School year extension^{1,2}
- 50% or more trip loss due to reasons covered under the Missed Connection benefit¹
- Passport/visa cannot be issued¹
- Hospitalization for a Mental, Nervous, or Psychological Condition²
- Level 4+ travel alert or warning for cities on your itinerary¹



Additional terms apply to all covered reasons discussed in this ad. The covered reasons for Trip Cancellation coverage are not identical to the covered reasons for Trip Interruption coverage.

*Percentages are from 2018-2019 claim payments at Travel Insured International.

1 Covered in Worldwide Trip Protector, but not Worldwide Trip Protector Lite.

2 Covered reason for Trip Cancellation but not Trip Interruption.

3 WTP stands for Worldwide Trip Protector.

This ad contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al., and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management.

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