

	Worldwide Trip Protector Gold	Worldwide Trip Protector	Trip Protector Lite Expanded	Trip Protector Lite
Trip Cancellation	Included	Included	Included	Included
Trip Interruption	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Missed Connection/Itinerary Change	\$750	\$500	\$200	n/a
Trip Delay	\$1,500	\$1,000	\$500	\$500
Pet Care	\$300	\$300	n/a	n/a
Baggage & Personal Effects	\$2,500	\$1,000	\$750 (\$50 deductible)	\$750 (\$50 deductible)
Baggage Delay	\$500	\$300	\$200	\$200
Pre-existing Condition Waiver* (when purchased in time frame specified)	Included	Included	Included	n/a
Financial Default (when purchased in time frame specified)	Included	Included	Included	n/a
Terrorism	Included	Included	Included	Included
Emergency Accident and Sickness Medical Expense	\$50,000 (\$50 deductible)	\$50,000 (\$50 deductible)	\$15,000 (\$50 deductible)	\$10,000 (\$50 deductible)
Emergency Evacuation, Medically Necessary Repatriation and Repatriation of Remains	\$1,000,000	\$500,000	\$100,000	\$100,000
Accidental Death & Dismemberment	\$25,000	\$10,000	n/a	n/a
Accidental Death & Dismemberment Common Carrier (Air Only)	\$100,000	Optional	Optional	Optional
Renters Collision Insurance	Included	Optional	Optional	Optional
Medical Upgrade	Optional	Optional	Optional	Optional
Cancel for Any Reason	Optional	Optional	n/a	n/a
Cancel for Work Reasons	Optional	Optional	Optional	Optional
Baggage Upgrade	n/a	Optional	n/a	n/a
Sports Coverage	Optional	Optional	Optional	Optional
School Day Extension	Included	Included	Included	n/a
Kids are Free	n/a	All Kids Free with Related Adult(s)	One Child per Related Adult	One Child per Related Adult
Worldwide Assistance Services				
Medical Assistance	Included	Included	Included	Included
ID Theft Assistance	Included	Included	n/a	n/a
24-hour Concierge Assistance	Included	Included	n/a	n/a
Political Evacuation	Included	Included with Medical Upgrade	n/a	n/a
Business Concierge	Included	Included with Baggage Upgrade	n/a	n/a

* Purchase within 30 days on Gold, 21 days on WTP and 14 days on Lite Expanded of your initial trip deposit for Pre-Existing Condition Waiver: Pre-ex waiver is available if purchased within stated number of days for your plan and for the full non-refundable trip cost and the insured is not disabled from travel and this is the 1st and only booking for the same destination and dates of travel.

Coverage is underwritten by Arch Insurance Company (a Missouri corporation, NAIC #11150) with executive offices located in Jersey City, NJ. Not all insurance products or coverages are available in all jurisdictions. Coverage is subject to actual policy language.