

Plan Benefits

Travel Insurance	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
Trip Cancellation provides reimbursement for prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$10,000)	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$10,000)
Trip Interruption provides reimbursement for the unused, non-refundable portion of your trip and additional transportation costs to return home due to a covered reason.	Up to 150% of trip cost (max. \$150,000)	Up to 150% of trip cost (max. \$15,000)	Up to 150% of trip cost (max. \$150,000)	Up to 100% of trip cost (max. \$10,000)
Change Fee and Loyalty Program Redeposit Fee provides reimbursement for airline/rail change fees and loyalty program reposit fees if incurred due to a covered reason.	\$500 (each fee)	\$500 (each fee)	\$500 (each fee)	
Emergency Medical/Dental Coverage provides reimbursement for the cost of treatment associated with a covered medical or dental emergency incurred while traveling. A deductible may apply. Dental sublimit applies.	\$25,000 (\$750 dental max.)	\$25,000 (\$750 dental max.)	\$50,000 (\$750 dental max.)	\$10,000 (\$500 dental max./ \$50 deductible)
Emergency Transportation provides benefits for medically necessary transportation to the nearest hospital or appropriate facility.	\$500,000	\$500,000	\$1,000,000	\$50,000
Travel Delay provides reimbursement for certain eligible expenses due to a covered travel delay. SmartBenefit: Can pay proactively on monitored flights or allow claims to be filed without receipts—just proof of delay.	\$800 (≥ 5 hours) with receipts \$200/day no receipts \$100/day	\$800 (≥ 5 hours) with receipts \$200/day no receipts \$100/day	\$1,600 (≥ 3 hours) with receipts \$200/day no receipts \$100/day	\$300 (≥ 6 hours) with receipts \$150/day
Baggage Loss/Damage provides reimbursement if your baggage is lost, damaged, or stolen while you are traveling.	\$1,000	\$1,000	\$2,000	\$500
Baggage Delay provides reimbursement when your baggage is delayed by a common carrier while on your trip for period specified in your plan documents. SmartBenefit: Only proof of covered delay required.	\$300 no receipts \$100	\$300 no receipts \$100	\$600 no receipts \$100	\$200
Kids Coverage for Free* under 18 with at least one paying parent or grandparent on the trip.	Included		Included	
Cancel Anytime Coverage provides reimbursement if you must cancel your trip for a reason not listed as covered in your plan.		80%		
Required to Work Coverage provides reimbursement if you must cancel or interrupt your trip because you have to work.	Available			
Assistance	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
24-Hour Hotline Help	Included	Included	Included	Included
Concierge	Included	Included	Included	

Features and Covered Reasons

General Benefits	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
	•	•	•	
Maximum Trip Length	180 days	180 days	180 days	180 days
Pre-existing Medical Conditions coverage (maximum covered)	Up to \$50,000 (must be purchased 14 days from deposit)	Up to \$10,000 (must be purchased on or before final payment)	Up to \$75,000 (must be purchased 14 days from deposit)	Up to \$10,000 (must be purchased 14 days from deposit)
Covered Reasons for Trip Cancellation and Interruption	Classic Plan	Classic with Cancel Anytime	Premier Plan	Basic Plan
Covered Illness, Injury, Death	•	•	•	•
Supplier Financial Default Protection	•	•	•	
Hijacking	†	†	†	†
Quarantine	•	•	•	•
Legal Proceeding	•	•	•	•
Home Uninhabitable	•	•	•	•
Destination Uninhabitable	•	•	•	•
Traffic Accident En Route	•	•	•	•
Terrorism	•	•	•	•
Military Duty	•	•	•	•
Normal Pregnancy	◦	◦	◦	
Witness a Family Birth	◦	◦	◦	
Legal Separation or Divorce	◦	◦	◦	
Employer Termination	‡	‡	‡	◊
Loss of Abroad Accommodations	•	•	•	
Travel Delay (resulting in loss of 50% of trip)	†	†	†	
Cancel for an unforeseen reason for 80% reimbursement		•		
Canceled Tour	◦	◦	◦	
Mandatory Evacuation	•	•	•	•
Hurricane Warning			•	
Employment Transfer	◦	◦	◦	
24-hour Delay by Travel Carrier ¹	•	•	•	•
Required to Work Coverage (required to work, business/ company merger or company unsuitable for business)	Available			