

Policy contains additional exclusions related to travel supplier tour cancellations and US Department of State travel warnings;

- Zurich reserves the right to stop sales if the situation in Israel significantly deteriorates;
- Any claim that is a result of war, declared or undeclared, is not eligible for coverage;
- There is no covered reason for terrorism or fear of traveling;
- AD&D aggregate limit per group trip is \$5,000,000
- World Travel Protection will provide both claims and assistance services;
- Pre-ex condition will be covered if policy purchased on or before final payment;

	Exclusive Student Travel Plan
Benefits	Benefit Levels
Trip Cancellation	100% of Trip Cost
Single Occupancy	Y
Trip Interruption	150% of Trip Cost
Travel Delay	\$1,000
Daily Limit	\$250
Hours	5
Missed Connection	\$500
Hours	3
Baggage	\$1,000
First Item Limit	na
Per Item Limit	\$250
Luxury Item Limit	\$500
Equipment Delay	\$600
Hours	24
Baggage Delay	\$250
Hours	12
Emergency Medical Expense*	\$25,000
Hospital Admission Guarantee Charge	\$15,000
Emergency Dental Expense*	\$500
Effective	on trip only
Emergency Evacuation & Repatriation	\$150,000
Escort Sublimit	included
Bedside Visit	\$10,000
Hospital of Choice	N
AD&D	\$50,000
Days	365
Travel Assistance	Included
PLAN HIGHLIGHTS	
Primary	Y
Max Trip Length	45 days
Pre-ex Exclusion Waiver	At or before final payment

Pre-ex Lookback	180 days**
Max Trip Cost	\$12,000
Review Period	21 days**
Purchase Period	Up to day prior to departure
Purchase Timeframe from Dept. Date	24 months
Aggregate Insured Trip Cost Limit	\$1,200,000
Aggregate AD&D Limit	\$5,000,000
TRIP CANCELLATION/INTERRUPTION REASONS	
Injury, Sickness, Death	Applicable
Traveling Companion	Applicable
Family Member (traveling)	Applicable
Family Member (not traveling)	Applicable
Business Partner	Applicable
Host at Destination	Applicable
Financial Insolvency	At or before final payment
Common Carrier Cancellation/Delay due to weather, mechanical, strike, FAA or similar mandate	Applicable-12 hour delay
Arrangements canceled by airline, cruiseline or operator due to weather, mechanical, strike, FAA or similar mandate	Applicable-12 hour delay
Traffic Accident	Applicable
Residence Uninhabitable	Applicable
Accommodation at destination uninhabitable or inaccessible	Applicable
Hijack, kidnap, quarantine, subpoena, jury	Applicable
Active Military or revocation of leave	Applicable
Felonious Assault or Residential Burglary	Applicable
Documented theft of passport/visa	Applicable
Involuntary Unemployment of Parent (or Insured)	Applicable
*\$50 deductible in CT IN KS MO MT VT WA	
**Some state variance	