

TRIP CANCELLATION INSURANCE

by Farm & City Insurance Services in cooperation with Travel Insured International

For more information, call (800) 331-1520.

Trip Cancellation

You are eligible for benefits equal to the amount protected for unused nonrefundable prepaid expenses for Travel Arrangements whenever you are prevented from taking a trip for any of the following reasons that occur after the effective date of your protection plan:

- Sickness, injury or death involving you or your traveling companion or a business partner or family member of either you or your traveling companion which results in medically imposed restriction as certified by a legally qualified physician at the time of loss preventing your continued participation in the trip;
- Unannounced strike that causes complete cessation of services of your common carrier for at least 48 consecutive hours;
- Weather which causes complete cessation of services of your common carrier for at least 48 consecutive hours;
- Employer termination or layoff affecting you or a person(s) sharing the same room during your trip. Employment must have been with the same employer for at least 3 continuous years;
- Primary residence of you or your traveling companion is rendered uninhabitable by unforeseen circumstances; Burglary of your or your traveling companion's primary residence within 10 days of departure or during your trip;
- Felonious assault of you or your traveling companion within 10 days of departure or during your trip;
- Terrorism in a country which is part of the trip which causes the United States Department of State to issue a travel warning that you should not travel within that

The 14-Day Advantage

- You may cancel the protection plan by giving us written notice within either 14 days from the date of issuance of your protection plan or your departure date, whichever occurs first. If you do this, we will refund your plan cost in full (excluding the administration fee).
- The preexisting condition exclusion is waived provided you purchase worldwide trip protector within 14 calendar days of your initial trip payment, protect the full-nonrefundable cost of your trip, are medically able to travel on the date you purchase worldwide trip protector and have not filed a trip cancellation claim due to a preexisting condition within 180 days prior to the effective date of your protection plan.

- country for a period of time that would include the trip; Hijack, quarantine, jury duty or court-ordered appearance as a witness in a legal action in which you or your traveling companion is not a party (except law enforcement officers);
- You or your traveling companion are called to emergency military duty for a national disaster other than war; Traffic accident, substantiated by a police report, directly involving either you or a traveling companion while en route to a scheduled departure point;
- If your travel supplier cancels your trip, you are eligible for a benefit of \$75 for the reissue fee charged by the airline for your tickets. (Not applicable for post-departure plan). You must have protected the entire cost of your trip including the airfare.

All cancellations must be reported to the travel supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond 72 hours, report the event as soon as possible. All other delays of reporting beyond 72 hours will result in reduced

Comprehensive Protection Plan					
Benefits	Limits				
Trip Cancellation.....	Up to Trip Cost*				
Trip Interruption.....	150% Trip Cancellation Limit				
Emergency Medical Transportation.....	\$50,000				
24-hour Accidental Death & Dismemberment.....	\$10,000				
24-hour Assistance.....	\$10,000				
*Up to a maximum of \$20,000 per person (for age 80 and over, maximum of \$10,000 per person). Combined total cost of trip cannot exceed \$40,000.					
Comprehensive Protection Plan Rates					
Your Cost	Age of Traveler				
	0-40	41-55	56-70	71-80	81+
\$50-\$500	\$25	\$31	\$42	\$70	\$115
\$501-\$1000	\$35	\$44	\$66	\$98	\$161
\$1001-\$1500	\$46	\$56	\$82	\$126	\$213
\$1501-\$2000	\$56	\$76	\$104	\$159	\$270
\$2001-\$2500	\$76	\$95	\$136	\$226	\$400
Add \$3 per day for each day over 30.					