

- The Insured's Primary Residence being made Uninhabitable or inaccessible by Natural Disaster, vandalism or burglary;
 - The Insured's Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;
 - The Insured or Traveling Companion is hijacked, quarantined, subpoenaed, required to serve on a jury;
 - The Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
 - Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
 - The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;
 - The Insured and/or Traveling Companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to the Insured's Destination;
 - A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
 - The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;
 - Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
 - The Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required.
 - The Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
 - The Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.
- Trip Delay benefits will be paid if the Insured's Trip is delayed 5 or more consecutive hours and prevents the Insured from reaching their intended destination as a result of a cancellation or delay of their Trip for one of the following unforeseen events:
- Common carrier delay;
 - The Insured's or traveling companion's lost or stolen passports, travel documents, or money;
 - Reasons listed (above) under Trip Cancellation and Interruption benefits.





Coverage Exclusions

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, participation in a civil disorder, riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company;

commission of or attempt to commit a felony by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician;

Pre-existing

Medical Condition Exclusion:

The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 90 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician;

(c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

The following exclusions also apply to Trip Cancellation and Trip Interruption:

Unless otherwise provided by this plan Benefits will not be provided for any loss resulting (in whole or in part) from: travel arrangements canceled by an airline, Cruise line, or tour operator, except as provided elsewhere in the plan; changes in plans by the Insured, a Family Member, or Traveling Companion, for any reason; financial circumstances of the Insured, a Family Member, or a Traveling Companion; any government regulation or prohibition; an event which occurs prior to the Insured's coverage Effective Date; failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements or to refund money due the Insured.

The following exclusions apply to Baggage & Personal Effects and Baggage Delay:

Benefits will not be provided for any Loss, or damage to, caused by, or resulting in whole or in part from: animals, rodents, insects or vermin; bicycles (except when checked with a Common Carrier); motor vehicles, aircraft, boats, boat motors, ATV's and other conveyances; artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; keys, notes, securities, accounts, currency, deeds, food stamps, bills, or other evidences of debt, or tickets; money, stamps, stocks and bonds, postal or money orders; property shipped as freight, or shipped prior to the Departure Date; contraband,

illegal transportation or trade; items seized by any government, government official or customs official; defective materials or craftsmanship; normal wear and tear; deterioration.

The following exclusions also apply to the Accident Sickness Medical Expense Benefit:

Unless otherwise provided by this plan Benefits will not be provided for the following: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, and sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence.





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TRAVEL LEADERS
STUDENT TOURS
12530 World Plaza Lane | Suite #1 | Ft. Myers, FL 33907 | 877-768-6187

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