



STUDENT DELUXE PLAN CHANGES

EXPIRING STUDENT DELUXE

Insurance Benefits	Maximum Benefit Amount
Trip Cancellation**	up to 100% of Trip Cost*
Trip Interruption**	150% of Trip Cost*
Travel Delay - 6 hours	\$750 (\$150/day)
Single Supplement	Included
Missed Connection - 3 hours	up to \$500
Emergency Medical Evacuation and Repatriation of Remains	up to \$100,000
Non-Medical Emergency Evacuation	up to \$150,000
Baggage and Personal Effects	up to \$1,500 (\$300/article)
Musical Instruments and Rentals	n/a
Baggage Delay - 24 hours	up to \$300
Accident & Sickness Medical Expense	up to \$25,000
Dental Expense Sub Limit	up to \$750
Pre-Existing Medical Conditions Exclusion Waiver	Available

Optional Upgrade Benefits (Available for an additional cost.)

Cancel for Any Reason (CFAR)***	Up to 75% Trip Cost*
---------------------------------	----------------------

Coverages may vary and not all coverage is available in all jurisdictions.

*Up to the trip cost protected, up to the maximum of \$10,000.

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only.

***The lesser of 75% of the amount prepaid for the Trip or up to the plan maximum of \$10,000. CFAR is optional and available for purchase at the individual level. This benefit is not available to residents of NY State. Additional terms apply.

NEW STUDENT DELUXE

Insurance Benefits	Maximum Benefit Amount
Trip Cancellation**	up to 100% of Trip Cost*
Trip Interruption***	150% of Trip Cost*
Trip Delay - 6 hours	\$2,500 (\$250/day)
Single Supplement	Included
Missed Trip Connection - 3 hours	up to \$500
Medical Evacuation and Repatriation of Remains	up to \$250,000
Political or Security Evacuation and Natural Disaster Evacuation	up to \$150,000
Baggage and Personal Effects	up to \$1,000 (\$250/ article)
Musical Instruments and Rentals	up to \$500
Baggage Delay - 24 hours	\$300
Accident & Sickness Medical Expense	up to \$50,000
Dental Expense Sub Limit	up to \$750
Pre-Existing Medical Conditions Exclusion Waiver	Available

Optional Upgrade Benefits (Available for an additional cost.)

Cancel for Any Reason (CFAR)****	Up to 75% Trip Cost*
----------------------------------	----------------------

Coverages may vary and not all coverage is available in all jurisdictions.

* Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

**For \$0 Trip Cost, there is no Trip Cancellation.

***\$500 Return Air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage.

****CFAR coverage is the lesser of 75% of the amount prepaid for the Trip or up to the plan maximum. CFAR is optional and available for purchase at the individual level. This benefit is not available to residents of NY State. Additional terms apply.

Agent Use Only. Do Not Distribute to Customers

Non-Insurance Worldwide Assistance Services are included in both plans and include:

Medical or Legal Referral, Inoculation Information, Hospital Admission Guarantee, Telemedicine, House Calls, Translation Service, Lost Baggage Retrieval, Passport/Visa Information, Emergency Cash Advance, Bail Bond, Prescription Drug/Eyeglass Replacement, ID Theft Resolution Service, Concierge Service, and Business Concierge



New Student Deluxe: Covered Perils for Trip Cancellation, Trip Interruption, Trip Delay

Trip Cancellation	Trip Interruption	Trip Delay
Complications of Pregnancy	Complications of Pregnancy	Security Breach, Civil
Mental, Nervous, or Psychological Disorders	Civil Riot Prohibits You From Reaching Scheduled Destination	Disorder, Riot
Mandatory Evacuation at Trip Destination	Cancellation of Scheduled Event	
Civil Riot Prohibits You From Reaching Scheduled Destination	Travel Warning in Destination Country or Region	
Employment Transfer of Parent Financially Responsible for Trip	Employment Transfer of Parents Financially Responsible for Trip	
Extended School Year	Work Requirement	
Academic Exam		
Work Requirement		

Please review plan document for full details, not all perils are available in all jurisdictions - additional terms and conditions apply.

Pricing For New Student Deluxe Per Person Rates

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$10.00	N/A	\$5,001-\$5,500	\$230.00	\$345.00
\$1-\$250	\$26.00	\$39.00	\$5,501-\$6,000	\$252.00	\$378.00
\$251-\$500	\$32.00	\$48.00	\$6,001-\$6,500	\$273.00	\$409.50
\$501-\$1,000	\$46.00	\$69.00	\$6,501-\$7,000	\$293.00	\$439.50
\$1,001-\$1,500	\$63.00	\$94.50	\$7,001-\$8,000	\$337.00	\$505.50
\$1,501-\$2,000	\$83.00	\$124.50	\$8,001-\$9,000	\$382.00	\$573.00
\$2,001-\$2,500	\$105.00	\$157.50	\$9,001-\$10,000	\$403.00	\$604.50
\$2,501-\$3,000	\$125.00	\$187.50	\$10,001-\$11,000	\$446.00	\$669.00
\$3,001-\$3,500	\$145.00	\$217.50	\$11,001-\$12,000	\$488.00	\$732.00
\$3,501-\$4,000	\$167.00	\$250.50	\$12,001-\$13,000	\$531.00	\$796.50
\$4,001-\$4,500	\$187.00	\$280.50	\$13,001-\$14,000	\$573.00	\$859.50
\$4,501-\$5,000	\$208.00	\$312.00	\$14,001-\$15,000	\$616.00	\$924.00

The above rates are for trips up to 30 days. For each day over 30, add \$5.00 per person, per day. Maximum trip length is up to 60 days for all states, except Hawaii. Hawaii has a maximum trip length of up to 30 days.

All of the above rates are for the plan which includes insurance and non-insurance services.

The rates above do not apply to residents of Pennsylvania, California, Hawaii and Virginia.

*Optional Cancel For Any Reason (CFAR) benefit not available to residents of NY State.