

## Youth All-Inclusive Plan (Groups)

### Benefit Summary

Emergency Medical	Up to \$1,000,000
Air Flight Accident	Up To \$25,000
Worldwide Accident	Up to \$10,000
Baggage and Personal Effects	Up to \$500
Delayed Luggage	Up to \$100
Delayed Sporting Equipment	Up to \$150
Trip Cancellation	Up to Sum Insured
Trip Interruption	Unlimited (Economy)

Benefits – What does Trip Cancellation Insurance cover?

If you are unable to travel due to a **covered** event that occurs before you leave home.

(Covered events include 1. You or your travel companion develop(s) a medical condition. 2. A member of your immediate family or your key-person, a member of your travel companion's immediate family or their key-person, develops a medical condition.

Trip Cancellation for a medical condition must be recommended by the physician attending the person who is the cause of the claim.)

Benefits – What does Trip Interruption Insurance cover?

If your trip is interrupted due to a **covered** event that occurs on or after the day you plan to leave home.

(Covered events include 1. You or your travel companion develop(s) a medical condition. 2. A member of your immediate family or your key-person, a member of your travel companion's immediate family or their key-person, develops a medical condition)

Exclusions & Limitations – What does Trip Cancellation & Trip Interruption Insurance not cover?

Under Trip Cancellation and Trip Interruption Insurance, we will not cover any expenses for a medical condition related to you, your spouse, or your children, if that medical condition was not stable in the 3 months before the insurance purchase date or application date as indicated on your confirmation.

Any reason, circumstance, event, or medical condition affecting you or anyone, which you were aware of on or before the date you purchased this coverage, and which may eventually prevent you from starting and/or completing your covered trip as booked when you purchase this insurance coverage.

Benefits – What does Emergency Medical Insurance cover?

Expenses to receive emergency treatment – Medical care received from a physician in or out of a hospital, the cost of a semi-private hospital room (or an intensive or coronary care unit where medically necessary and could not be omitted without adversely affecting your condition or quality of medical care), the services of a licensed private duty nurse while you are in hospital, the rental or purchase (whichever is less) of a hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose or find out more about your condition, and drugs that are prescribed for you and are available only by prescription from a physician or dentist.