

SCHEDULE OF BENEFITS

All references to currency are in United States dollars.

BENEFITS	LIMITS
Trip Cancellation	100% of Trip Cost up to \$100,000
Trip Interruption	100% of Trip Cost up to \$100,000
Trip Delay	\$600 (\$200 per day maximum, Minimum 6 hours delay)
Baggage/Personal Effects	\$1,000
Baggage Delay (Outward Journey Only)	\$1,000 (\$200 per day maximum, Minimum 12 hours delay)
Accidental Death & Dismemberment	\$25,000
Emergency Accident and Sickness Medical Expense	\$25,000
Emergency Medical Evacuation/Repatriation of Remains	\$250,000
Sports Equipment Rental	\$1,000
**Optional CFAR	60% reimbursement
Emergency Travel Assistance with Limited Concierge	Included

*Up to the lesser of the Trip Cost paid or the Trip Cancellation Benefit amount.

* This Program is for US Residents traveling to US-based and international locations (not subject to published travel restrictions).

* Maximum Trip Cost is \$100,000.

* Maximum Length of Trip is ninety (90) days.

* The Pre-existing Condition Exclusion applies to Trip Cancellation, Trip Interruption, Trip Delay, Accident and Sickness Medical Expense: A Loss caused by or resulting from a Pre-existing Condition(s) shall be Excluded, unless: (a) the Policy is purchased within fourteen (14) days of Your initial Trip deposit; (b) the booking for the Covered Trip must be the first and only booking for this travel period and destination; and (c) You are not disabled from travel at the time You pay the premium.

** This Benefit is NOT available to residents of New York, New Hampshire, or Washington.

**This extra coverage is optional and must be shown on your Confirmation of Benefits/Coverage Verification. If You are prevented from taking the Covered Trip for any reason not otherwise covered by this Policy, We will reimburse You or Your designated representative for 60% of the prepaid, forfeited, non-refundable Payments or Deposits paid to the Travel Supplier for the Covered Trip arrangement(s) provided the following conditions are met: (a) This coverage was purchased within fourteen (14) days of the date the initial Payment or Deposit is paid and insures the cost of any subsequent arrangement(s) added to the same Covered Trip within fourteen (14) days of the date of Payment or Deposit for any subsequent Covered Trip arrangement(s); and (b) This insurance coverage is purchased for the full cost of all non-refundable prepaid Covered Trip arrangements; and (c) You or Your designated representative cancels the Covered Trip no less than two (2) days prior to the Scheduled Departure Date.

This Schedule is only a partial summary of your coverage benefits, and may vary by state. Your coverage benefits, including any exclusions, conditions and limitations, are described in full in the policy document, a copy of which will be emailed or mailed to you upon purchase (click "View Sample Certificate of Coverage" below to view a sample). If you do not receive a copy, or want a replacement, please call (843) 286-5144 or email your request to playtravel.nw@insurestays.com

This Program is provided only via licensed agents or authorized referral affiliates.

Plan Cost: 7.00% of Reservation Total (Travel Protection Plan only); 10.80% of Reservation Total (Travel Protection Plan with optional CFAR, in states where available).

Play Travel Protection is distributed exclusively through InsureStays.com's network of agents, agencies, and authorized travel retailers. See www.insurestays.com.



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