



**Cancel For Any Reason /
Interruption For Any Reason
(CFAR/IFAR)
Online Enrollment Option:
Summary**



CFAR/IFAR Eligibility:

- Travelers must enroll themselves into this plan within 21 days of their initial non-refundable trip deposit; or within 21 days of their initial non-refundable program charge
 - Also, you must insure within 21 days of the deposit/payment the cost of any subsequent travel arrangements added to your trip
- The traveler must insure the full prepaid, non-refundable trip cost
- For CFAR: the traveler must cancel the trip 48 hours or more before the scheduled trip departure date. For IFAR: traveler must interrupt their trip 72 hours or more after the actual departure date
 - This condition does not apply to the Trip Cancellation and Trip Interruption benefits

Schedule of Insurance Coverage (see program flyer for full schedule):

Benefits	Maximum Limit
Trip Cancellation**	Trip Cost*
Trip Interruption***	150% of the Trip Cost*
Cancel For Any Reason (CFAR)**	75% of Non-Refundable Trip Cost*
Interruption For Any Reason (IFAR)**	75% of Non-Refundable Trip Cost*
Travel Delay (3 hours)	\$1,500 (\$200 per day)

*Up to the lesser of the Trip Cost paid or the limit of Coverage on the Confirmation of Benefits

**Not applicable when \$0 Trip cost displayed on the Confirmation of Benefits

***\$500 Return air ticket cost only if \$0 displayed for Trip Cancellation on the Confirmation of Benefits

This plan is not available to residents of New York State.

Travel Delay: Benefits will be paid up to \$200 per day (\$1,500 maximum) for reasonable accommodation, meal, and local transportation expenses incurred by the traveler if the traveler (insured) is delayed for 3 hours or more while en route to or from their trip due to a medically-required quarantine. In other words if a traveler purchased coverage for a trip to Germany and with only 3 days left in trip before the traveler is scheduled to return home, and the traveler is required by a legally qualified physician to quarantine for two weeks in a hotel due to a positive COVID-19 test; then, these additional lodging expenses would be reviewed under the Travel Delay benefit. The benefit would extend for the full quarantine period.

Trip Protection Rates per Traveler (CFAR/IFAR Included):

Insurance rate per traveler will vary based on the traveler's trip duration, age, non-refundable trip cost, and optional benefit add-ons.

Non-refundable Trip Cost	Est. Cost per Traveler: 1-34 year old traveler 1-30 Days	Est. Cost per Traveler: 1-34 year old traveler 60 Day Trip	Est. Cost per Traveler: 1-34 year old traveler 90 Day Trip	Est. Cost per Traveler: 1-34 year old traveler 120 Day Trip
\$1 - \$250	\$64.68	\$289.68	\$514.68	\$739.68
\$251 - \$500	\$69.30	\$294.30	\$519.30	\$744.30
\$501 - \$1000	\$109.34	\$334.34	\$559.34	\$784.34
\$1001 - \$1500	\$137.06	\$362.06	\$587.06	\$812.06
\$1501 - \$2000	\$178.64	\$403.64	\$628.64	\$853.64
\$2001 - \$2500	\$224.84	\$449.84	\$674.84	\$899.84
\$2501 - \$3000	\$271.04	\$496.04	\$721.04	\$946.04
\$3001 - \$3500	\$314.16	\$539.16	\$764.16	\$989.16
\$3501 - \$4000	\$363.44	\$588.44	\$813.44	\$1,038.44
\$4001 - \$4500	\$401.94	\$626.94	\$851.94	\$1,076.94
\$4501 - \$5000	\$448.14	\$673.14	\$898.14	\$1,123.14
\$5001 - \$5500	\$508.20	\$733.20	\$958.20	\$1,183.20
\$5501 - \$6000	\$568.26	\$793.26	\$1,018.26	\$1,243.26
\$6001 - \$6500	\$619.08	\$844.08	\$1,069.08	\$1,294.08
\$6501 - \$7000	\$683.76	\$908.76	\$1,133.76	\$1,358.76
\$7001 - \$8000	\$748.44	\$973.44	\$1,198.44	\$1,423.44
\$8001 - \$9000	\$839.30	\$1,064.30	\$1,289.30	\$1,514.30
\$9001 - \$10000	\$924.00	\$1,149.00	\$1,374.00	\$1,599.00
\$10001 - \$11000	\$1,048.74	\$1,273.74	\$1,498.74	\$1,723.74
\$11001 - \$12000	\$1,139.60	\$1,364.60	\$1,589.60	\$1,814.60
\$12001 - \$13000	\$1,228.92	\$1,453.92	\$1,678.92	\$1,903.92
\$13001 - \$14000	\$1,330.56	\$1,555.56	\$1,780.56	\$2,005.56
\$14001 - \$15000	\$1,421.42	\$1,646.42	\$1,871.42	\$2,096.42
\$15001 - \$16000	\$1,510.74	\$1,735.74	\$1,960.74	\$2,185.74
\$16001 - \$17000	\$1,601.60	\$1,826.60	\$2,051.60	\$2,276.60
\$17001 - \$18000	\$1,690.92	\$1,915.92	\$2,140.92	\$2,365.92
\$18001 - \$19000	\$1,781.78	\$2,006.78	\$2,231.78	\$2,456.78
\$19001 - \$20000	\$1,871.10	\$2,096.10	\$2,321.10	\$2,546.10

Non-refundable Trip Cost	Est. Cost per Traveler: 35-58 year old traveler 1-30 Days	Est. Cost per Traveler: 35-58 year old traveler 60 Day Trip	Est. Cost per Traveler: 35-58 year old traveler 90 Day Trip	Est. Cost per Traveler: 35-58 year old traveler 120 Day Trip
\$1 - \$250	\$87.78	\$312.78	\$537.78	\$762.78
\$251 - \$500	\$95.48	\$320.48	\$545.48	\$770.48
\$501 - \$1000	\$115.50	\$340.50	\$565.50	\$790.50
\$1001 - \$1500	\$166.32	\$391.32	\$616.32	\$841.32
\$1501 - \$2000	\$215.60	\$440.60	\$665.60	\$890.60
\$2001 - \$2500	\$284.90	\$509.90	\$734.90	\$959.90
\$2501 - \$3000	\$332.64	\$557.64	\$782.64	\$1,007.64
\$3001 - \$3500	\$369.60	\$594.60	\$819.60	\$1,044.60
\$3501 - \$4000	\$428.12	\$653.12	\$878.12	\$1,103.12
\$4001 - \$4500	\$457.38	\$682.38	\$907.38	\$1,132.38
\$4501 - \$5000	\$548.24	\$773.24	\$998.24	\$1,223.24
\$5001 - \$5500	\$614.46	\$839.46	\$1,064.46	\$1,289.46
\$5501 - \$6000	\$682.22	\$907.22	\$1,132.22	\$1,357.22
\$6001 - \$6500	\$742.28	\$967.28	\$1,192.28	\$1,417.28
\$6501 - \$7000	\$816.20	\$1,041.20	\$1,266.20	\$1,491.20
\$7001 - \$8000	\$913.22	\$1,138.22	\$1,363.22	\$1,588.22
\$8001 - \$9000	\$1,025.64	\$1,250.64	\$1,475.64	\$1,700.64
\$9001 - \$10000	\$1,136.52	\$1,361.52	\$1,586.52	\$1,811.52
\$10001 - \$11000	\$1,278.20	\$1,503.20	\$1,728.20	\$1,953.20
\$11001 - \$12000	\$1,402.94	\$1,627.94	\$1,852.94	\$2,077.94
\$12001 - \$13000	\$1,527.68	\$1,752.68	\$1,977.68	\$2,202.68
\$13001 - \$14000	\$1,663.20	\$1,888.20	\$2,113.20	\$2,338.20
\$14001 - \$15000	\$1,787.94	\$2,012.94	\$2,237.94	\$2,462.94
\$15001 - \$16000	\$1,912.68	\$2,137.68	\$2,362.68	\$2,587.68
\$16001 - \$17000	\$2,037.42	\$2,262.42	\$2,487.42	\$2,712.42
\$17001 - \$18000	\$2,162.16	\$2,387.16	\$2,612.16	\$2,837.16
\$18001 - \$19000	\$2,286.90	\$2,511.90	\$2,736.90	\$2,961.90
\$19001 - \$20000	\$2,411.64	\$2,636.64	\$2,861.64	\$3,086.64

Non-refundable Trip Cost	Est. Cost per Traveler: 59-65 year old traveler 1-30 days	Est. Cost per Traveler: 59-65 year old traveler 60 Day Trip	Est. Cost per Traveler: 59-65 year old traveler 90 Day Trip	Est. Cost per Traveler: 59-65 year old traveler 120 Day Trip
\$1 - \$250	\$101.64	\$326.64	\$551.64	\$776.64
\$251 - \$500	\$106.26	\$331.26	\$556.26	\$781.26
\$501 - \$1000	\$132.44	\$357.44	\$582.44	\$807.44
\$1001 - \$1500	\$174.02	\$399.02	\$624.02	\$849.02
\$1501 - \$2000	\$240.24	\$465.24	\$690.24	\$915.24
\$2001 - \$2500	\$317.24	\$542.24	\$767.24	\$992.24
\$2501 - \$3000	\$383.46	\$608.46	\$833.46	\$1,058.46
\$3001 - \$3500	\$475.86	\$700.86	\$925.86	\$1,150.86
\$3501 - \$4000	\$580.58	\$805.58	\$1,030.58	\$1,255.58
\$4001 - \$4500	\$709.94	\$934.94	\$1,159.94	\$1,384.94
\$4501 - \$5000	\$793.10	\$1,018.10	\$1,243.10	\$1,468.10
\$5001 - \$5500	\$896.28	\$1,121.28	\$1,346.28	\$1,571.28
\$5501 - \$6000	\$973.28	\$1,198.28	\$1,423.28	\$1,648.28
\$6001 - \$6500	\$1,090.32	\$1,315.32	\$1,540.32	\$1,765.32
\$6501 - \$7000	\$1,181.18	\$1,406.18	\$1,631.18	\$1,856.18
\$7001 - \$8000	\$1,344.42	\$1,569.42	\$1,794.42	\$2,019.42
\$8001 - \$9000	\$1,529.22	\$1,754.22	\$1,979.22	\$2,204.22
\$9001 - \$10000	\$1,675.52	\$1,900.52	\$2,125.52	\$2,350.52
\$10001 - \$11000	\$1,801.80	\$2,026.80	\$2,251.80	\$2,476.80
\$11001 - \$12000	\$2,009.70	\$2,234.70	\$2,459.70	\$2,684.70
\$12001 - \$13000	\$2,217.60	\$2,442.60	\$2,667.60	\$2,892.60
\$13001 - \$14000	\$2,437.82	\$2,662.82	\$2,887.82	\$3,112.82
\$14001 - \$15000	\$2,645.72	\$2,870.72	\$3,095.72	\$3,320.72
\$15001 - \$16000	\$2,852.08	\$3,077.08	\$3,302.08	\$3,527.08
\$16001 - \$17000	\$3,059.98	\$3,284.98	\$3,509.98	\$3,734.98
\$17001 - \$18000	\$3,267.88	\$3,492.88	\$3,717.88	\$3,942.88
\$18001 - \$19000	\$3,475.78	\$3,700.78	\$3,925.78	\$4,150.78
\$19001 - \$20000	\$3,683.68	\$3,908.68	\$4,133.68	\$4,358.68

Non-refundable Trip Cost	Est. Cost per Traveler: 66-70 year old traveler 1-30 days	Est. Cost per Traveler: 66-70 year old traveler 60 Day Trip	Est. Cost per Traveler: 66-70 year old traveler 90 Day Trip	Est. Cost per Traveler: 66-70 year old traveler 120 Day Trip
\$1 - \$250	\$118.58	\$343.58	\$568.58	\$793.58
\$251 - \$500	\$124.74	\$349.74	\$574.74	\$799.74
\$501 - \$1000	\$161.70	\$386.70	\$611.70	\$836.70
\$1001 - \$1500	\$235.62	\$460.62	\$685.62	\$910.62
\$1501 - \$2000	\$346.50	\$571.50	\$796.50	\$1,021.50
\$2001 - \$2500	\$400.40	\$625.40	\$850.40	\$1,075.40
\$2501 - \$3000	\$437.36	\$662.36	\$887.36	\$1,112.36
\$3001 - \$3500	\$534.38	\$759.38	\$984.38	\$1,209.38
\$3501 - \$4000	\$637.56	\$862.56	\$1,087.56	\$1,312.56
\$4001 - \$4500	\$743.82	\$968.82	\$1,193.82	\$1,418.82
\$4501 - \$5000	\$834.68	\$1,059.68	\$1,284.68	\$1,509.68
\$5001 - \$5500	\$1,047.20	\$1,272.20	\$1,497.20	\$1,722.20
\$5501 - \$6000	\$1,111.88	\$1,336.88	\$1,561.88	\$1,786.88
\$6001 - \$6500	\$1,232.00	\$1,457.00	\$1,682.00	\$1,907.00
\$6501 - \$7000	\$1,339.80	\$1,564.80	\$1,789.80	\$2,014.80
\$7001 - \$8000	\$1,513.82	\$1,738.82	\$1,963.82	\$2,188.82
\$8001 - \$9000	\$1,709.40	\$1,934.40	\$2,159.40	\$2,384.40
\$9001 - \$10000	\$1,871.10	\$2,096.10	\$2,321.10	\$2,546.10
\$10001 - \$11000	\$2,289.98	\$2,514.98	\$2,739.98	\$2,964.98
\$11001 - \$12000	\$2,497.88	\$2,722.88	\$2,947.88	\$3,172.88
\$12001 - \$13000	\$2,705.78	\$2,930.78	\$3,155.78	\$3,380.78
\$13001 - \$14000	\$2,924.46	\$3,149.46	\$3,374.46	\$3,599.46
\$14001 - \$15000	\$3,132.36	\$3,357.36	\$3,582.36	\$3,807.36
\$15001 - \$16000	\$3,340.26	\$3,565.26	\$3,790.26	\$4,015.26
\$16001 - \$17000	\$3,548.16	\$3,773.16	\$3,998.16	\$4,223.16
\$17001 - \$18000	\$3,756.06	\$3,981.06	\$4,206.06	\$4,431.06
\$18001 - \$19000	\$3,963.96	\$4,188.96	\$4,413.96	\$4,638.96
\$19001 - \$20000	\$4,171.86	\$4,396.86	\$4,621.86	\$4,846.86

Covered Reasons for Trip Cancellation (100% reimbursement of the non-refundable trip cost) and Trip Interruption (up to 150% of the non-refundable trip cost) benefits:

Trip Cancellation

1. Your, a Family Member's, a Traveling Companion's, a Service Animal's, Traveling Companion's Family Member's, Business Partner's or Business Partner's Family Member's, death that occurs before departure on Your Trip; or
2. Your, a Family Member's, a Traveling Companion's, a Service Animal's, Traveling Companion's Family Member's, Business Partner's or Business Partner's Family Member's, Sickness or Injury, that:
 - a. occurs before departure on Your Trip;
 - b. is examined and treated by a Physician or Veterinarian prior to cancellation unless it is not reasonably possible to do so; and
 - c. as certified by a Physician, results in medical restrictions so disabling as to cause You to cancel Your Trip.
3. You or Your Traveling Companion must cancel Your Trip due to a normal pregnancy or childbirth. The date of conception, as verified by medical records, must occur after Your Effective Date for Trip Cancellation;
4. You or Your Traveling Companion are attending the childbirth of Your Family Member or surrogate mother, provided the conception occurs after Your Effective Date for Trip Cancellation and must be verified by medical records;
5. You or Your Traveling Companion are suffering a Mental, Nervous or Psychological condition or disorders which require Hospitalization or Partial Hospitalization. Hospitalization or Partial Hospitalization must be for at least 1 or more days before Your Scheduled Trip. A Physician must certify the condition as preventing You or Your Traveling Companion from: going on the Trip;
6. The Financial Insolvency or Financial Default of an entity that directly provides Travel Arrangements, including an Air Common Carrier, cruise line, tour operator, or other travel entity that causes a complete cessation of travel services if the Financial Insolvency or Financial Default occurs more than 14 days following Your Effective Date for Your Trip Cancellation benefit. Benefits will be paid due to Financial Insolvency or Financial Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination;
7. You or Your Traveling Companion are directly involved in a traffic accident, while en route to Your Scheduled Trip Departure City. The traffic accident must be documented by a police report;
8. Due to a Natural Disaster, a mandatory evacuation is ordered or recommended by local government authorities at Your Scheduled Destination which prevents You from traveling to/arriving at Your Scheduled Destination;
9. an unannounced Strike results in a complete cessation of services for at least 24 consecutive hours of a Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
10. Inclement Weather that causes a delay or cancellation by a Common Carrier for at least 6 consecutive hours;
11. Your or Your Traveling Companion's Primary Residence or Scheduled Destination is made Uninhabitable and remains Uninhabitable during Your Trip by a Natural Disaster or burglary; Claims are not payable if a

hurricane is foreseeable prior Your Effective Date for Trip Cancellation. A hurricane is foreseeable on the date it becomes a named storm;

12. You or Your Traveling Companion file for legal separation or divorce after Your Effective Date of coverage for Trip Cancellation. Trip Cancellation must occur within 21 days of the filing for legal separation or divorce;
13. Your Scheduled Departure City or Scheduled Destination is under a hurricane warning as issued by the NOAA Hurricane Center within 48 hours of Your Scheduled Departure Date. Cancellation of Your Trip must occur more than 14 days following Your Effective Date of coverage for Trip Cancellation;
14. You or Your Traveling Companion are hijacked or Quarantined;
15. You or Your Traveling Companion are subpoenaed, served with a court order, required to serve on a jury, or required to appear as a witness in a legal action, provided You or Your Traveling Companion are not:
1) a party to the legal action; except 2) appearing in a law enforcement capacity;
16. You or Your Traveling Companion or Family Member are called to active military duty or emergency service as a reservist, firefighter, or police officer either to serve or to provide aid or relief in the event of a Natural Disaster, an Epidemic, a Civil Disorder, or Terrorist Incident other than war;
17. Your or Your Traveling Companion's previously granted military leave is revoked or reassigned. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required. The military leave for the dates of travel must have been approved prior to the Effective Date of Trip Cancellation coverage and the leave revoked or reassigned after the Effective Date of Trip Cancellation coverage;
18. Your Host at Your Scheduled Destination being unable to provide Accommodations due to a life-threatening Sickness or Injury, or due to his/her death;
19. a Terrorist Incident occurs before Your Trip within 30 days of Your Scheduled Departure Date in a city listed on the scheduled itinerary of Your Trip. Provided Your Travel Supplier (if applicable) did not offer a substitute itinerary;
20. a documented theft of Your passports or visas specifically required for Your Trip. A police report must substantiate the theft;
21. You or Your Traveling Companion are the victim of a Felonious Assault within 10 days prior to the Scheduled Departure Date;
22. a travel alert or travel warning for levels 4 and higher is issued for cities listed on Your itinerary after Your Effective Date for Trip Cancellation to a destination specifically listed on Your Itinerary. The travel alert/warning, etc. must occur within 30 days of the scheduled Departure Date.
23. You or Your Traveling Companion have a transfer of employment within the same organization of 250 or more miles which requires Your or Your Traveling Companion's Primary Residence to be relocated. Notification of the transfer must occur after the Effective Date of Your Trip Cancellation Coverage. This provision is not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons;
24. You or Your Traveling Companion are involuntarily terminated or laid off from Your or their employment. The termination notice must occur at least 1 days after Your Trip Cancellation Effective Date. You or Your Traveling Companion must have been an active employee with the same employer for at least 1 year. This provision is not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons;
25. You or Your Traveling Companion are a student (or are a parent of a student) or are employed either as a full-time teacher or other full-time employee at an elementary, middle or high school and are required to attend/cover an extended school year that falls during or beyond the Scheduled Departure Date. Notice of the extended school year must be provided after the Trip Cancellation Effective Date. School extensions due to extra-curricular or athletic events are not covered;

26. You or Your Traveling Companion are required to work during Your Trip. Vacation leave must have been already approved by Your or Your Traveling Companion's employer and cancellation of vacation leave must occur after Your Trip Cancellation Effective Date. You or Your Traveling Companion must provide proof of requirement to work, such as a notarized statement signed by an officer of the employer. In the situation of self-employment, proof of self-employment with proof of Your or Your Traveling Companion's 1099 and a notarized statement confirming You or Your Traveling Companion are unable to travel due to Your or Your Traveling Companion's job obligations is required;
27. You or Your Traveling Companion are required to work during Your Trip and directly involved in a merger or acquisition. The company that is involved in said event must currently employ You or Your Traveling Companion and the action requires You or Your Traveling Companion to work as a result. You or Your Traveling Companion must be an active, full-time employee and cannot be a company owner or partner;
28. Your or Your Traveling Companion's place of employment is deemed to be unsuitable for business due to burglary, vandalism or a Natural Disaster and You or Your Traveling Companion are directly involved as a member or as an employee of the disaster recovery team who is responsible for policy and decision making and are required to work as a result;
29. You or Your Traveling Companion legally adopt a Child and the date of the placement or adoption occurs after Your Trip Cancellation Effective Date and within 30 Days of Your Scheduled Departure Date;
30. Your or a Traveling Companion's passport or visa cannot be issued for a reason beyond Your or Your Traveling Companion's control. Provided You or Your Traveling Companion have applied at least eight (8) weeks prior to the Scheduled Departure Date or as per the proscribed guidelines from U.S. Department of State. Coverage does not apply if the application for a passport or visa is a subsequent attempt of an application that had been previously denied or if the passport or visa application is submitted less than eight (8) weeks prior to the Scheduled Departure Date;
31. the cancellation of a wedding to which You were traveling 250 miles or more away from Your Primary Residence on Your Trip and the cancellation occurs within 2 days prior to the Scheduled Departure Date. Coverage does not apply if You are the bride or groom. Benefits are limited to Your individual Travel Arrangements only, not any wedding-related expenses;
32. a cancellation of Your Trip if Your arrival on Your Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Missed Connection Benefit.

Trip Interruption

1. Your, a Family Member's, a Traveling Companion's, a Traveling Companion's Family Member's, a Business Partner's, a Business Partner's Family Member's, or a Service Animal's death, which occurs while You are on Your Trip; or
2. Your, a Family Member's, a Traveling Companion's, a Traveling Companion's Family Member's, a Business Partner's, a Business Partner's Family Member's, or a Service Animal's Sickness or Injury, that:
 - a. occurs while You are on Your Trip;
 - b. is examined and treated by a Physician or Veterinarian prior to the time of interruption unless it is not reasonably possible to do so; and
 - c. as certified by a Physician, results in medical restrictions so disabling as to prevent Your continued participation on Your Trip;
3. You or Your Traveling Companion must interrupt Your Trip due to a normal pregnancy or childbirth. The date of conception as verified by medical records must occur after Your Effective Date for Trip Cancellation;

4. You or Your Traveling Companion are attending the childbirth of Your Family Member or surrogate mother, provided the conception occurs after Your Effective Date for Trip Cancellation and must be verified by medical records;
5. mandatory evacuation ordered or recommended by local government authorities at Your Scheduled Destination due to a Natural Disaster which prevents You from traveling to/arriving at Your Scheduled Destination;
6. an unannounced Strike resulting in complete cessation of travel services for at least 24 consecutive hours of the Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
7. You or Your Traveling Companion are directly involved in a traffic accident, while en route to Your Scheduled Trip Departure City. The traffic accident must be documented by a police report;
8. Inclement Weather that causes a delay or cancellation by a Common Carrier for at least 6 consecutive hours;
9. Your or Your Traveling Companion's Primary Residence or Scheduled Destination are made Uninhabitable and remains Uninhabitable during Your Trip by a Natural Disaster or burglary; Claims are not payable if a hurricane is foreseeable prior Your Effective Date for Trip Interruption. A hurricane is foreseeable on the date it becomes a named storm.
10. Your Scheduled Destination is under a hurricane warning, as issued by the NOAA Hurricane Center, after Your Scheduled Departure Date;
11. You or You Traveling Companion are hijacked or Quarantined;
12. You or Your Traveling Companion are subpoenaed, served with a court order, required to serve on a jury, or required to appear as a witness in a legal action, provided You or Your Traveling Companion are not:
 - 1) a party to the legal action; except
 - 2) appearing in a law enforcement capacity;
13. You or Your Traveling Companion or Family Member are called to active military duty or emergency service as a reservist, firefighter or police officer either to serve or to provide aid or relief in the event of a Natural Disaster, an Epidemic, a Civil Disorder, or Terrorist Incident other than war;
14. Your or Your Traveling Companion's previously granted military leave is revoked or reassigned while You or Your Traveling Companion are on the Trip and You or Your Traveling Companion have to interrupt the Trip. Official written notice of the revocation or re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required. The military leave for the dates of travel must have been approved prior to the Effective Date of Trip Interruption coverage and the leave revoked or reassigned after the Effective Date of Trip Interruption coverage;
15. Your Host at Your Scheduled Destination being unable to provide Accommodations due to a life-threatening Sickness or Injury, or due to his/her death;
16. a Terrorist Incident that occurs during Your Trip:
 - a. within 30 miles of the city listed on the scheduled itinerary of Your Trip;
 - b. provided Your Travel Supplier (if applicable) did not offer a substitute itinerary.
17. a theft or loss of passports or travel documents or visas while on Your Trip, specifically required for Your Trip, which is substantiated by a police report;
18. You or Your Traveling Companion are the victim of a Felonious Assault while on Your Trip;
19. A travel alert or travel warning for levels 4 and higher is issued, for cities listed on Your itinerary after Your Effective Date of Your Trip Interruption Coverage, to a Scheduled Destination specifically listed on Your Itinerary. The travel alert/warning, etc. must occur during Your scheduled Trip;
20. You or Your Traveling Companion have a transfer of employment within the same organization of 250 or more miles which requires Your or Your Traveling Companion's Primary Residence to be relocated and You or Your Traveling Companion's have to interrupt the Trip. Notification of the transfer must occur while You or Your Traveling Companion are on the Trip and the transfer must occur during the Trip. This

provision is not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons;

21. You or Your Traveling Companion are involuntarily terminated or laid off by Your or Your Traveling Companion's employer while You are on Your Trip, You or Your Traveling Companion must have been an active employee with the same employer for at least 1 year. This provision is not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons;
22. You or Your Traveling Companion are required to work during the Trip. Vacation leave must have been already approved by Your or Your Traveling Companion's employer and cancellation of vacation leave must occur after the Trip Cancellation Effective Date. You or Your Traveling Companion must provide proof of requirement to work, such as a notarized statement signed by an officer of the employer. In the situation of self-employment, proof of self-employment with proof of Your or Your Traveling Companion's 1099 and a notarized statement confirming You or Your Traveling Companion are unable to travel due to Your or Your Traveling Companion's job obligations is required;
23. You or Your Traveling Companion are required to work during Your Trip and directly involved in a merger or acquisition. The company that is involved in said event must currently employ You or Your Traveling Companion and the action requires You or Your Traveling Companion to work as a result. You or Your Traveling Companion must be an active, full-time employee and cannot be a company owner or partner;
24. Your or Your Traveling Companion's place of employment is deemed to be unsuitable for business due to burglary, vandalism or a Natural Disaster and You or Your Traveling Companion are directly involved as a member or as an employee of the disaster recovery team who is responsible for policy and decision making and are required to work as a result;
25. You or Your Traveling Companion legally adopt a Child and the date of the placement or adoption occurs during Your Trip;
26. a cancellation of a wedding which requires You to travel to attend the wedding that is 250 miles or more away from Your Primary residence and the cancellation occurs during Your Trip. Coverage does not apply if You are the bride or groom in the wedding. Benefits are limited to the individual Travel Arrangements, excluding all wedding related expenses;
27. Financial Insolvency or Financial Default of an entity that directly provides Travel Arrangements, including an Air Common Carrier, cruise line, tour operator, or other travel entity that cause a complete cessation of travel services if the Financial Insolvency or Financial Default occurs more than 14 days following Your Effective Date for Trip Interruption. Benefits will be paid due to Financial Insolvency or Financial Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your Scheduled Destination;
28. disruption of Your Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to reasons covered under the Missed Connection benefit;
29. If You cannot continue on Your Trip due to a covered Injury or Sickness not requiring Hospitalization and You must extend Your Trip due to medically imposed restrictions, as certified by a treating Physician, benefits will be paid for additional hotel nights, meal(s), telephone call(s) and local transportation expenses until You are Medically Fit to Travel;

Any reason for cancellation or interruption that is not a listed reason above would be eligible for Cancel For Any Reason (CFAR) or Interruption For Any Reason (IFAR) benefits, which pay up to 75% of the non-refundable trip cost.

The Cancel for Any Reason Benefit does not cover penalties associated with any Travel Supplier or the failure of Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

IFAR does not cover penalties associated with Travel Arrangements not provided by the Travel Supplier for this Trip and failure of the Travel Supplier to provide the agreed upon arrangements for Your Trip for any reason.