

General Conditions for Cancellation – Simplicity (30.12.2020)

Subject to minor changes

Covered reasons:

1. You or a traveling companion becomes ill or injured, or develops a medical condition disabling enough to make you cancel your trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

- a. A doctor advises you or a traveling companion to cancel your trip before you cancel it.

2. A family member who is not traveling with you becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor, or require hospitalization or needs your care.

3. You, a traveling companion, family member, or your service animal dies on or after your policy's Coverage Effective Date and before your trip.
4. You or a traveling companion is quarantined before your trip due to having been exposed to:
 - a. A contagious disease other than an epidemic or pandemic; or
 - b. An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:
 - I. The quarantine is specific to you or a traveling companion, meaning that you or a traveling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
 - II. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a traveling companion by name to be quarantined.
5. You or a traveling companion is in a traffic accident on the departure date.

One of the following conditions must apply:

- a. You or a traveling companion need medical attention; or
- b. Your or a traveling companion's vehicle needs to be repaired because it is not safe to operate.

A partner of

6. You are legally required to attend a legal proceeding during your trip.

The following conditions apply:

- a. The attendance is not in the course of your occupation (for example, if you are attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
7. Your primary residence becomes uninhabitable.
 8. Your travel carrier cannot get you to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
 - a. A natural disaster; or
 - b. Severe weather.
 - c. Strike, unless threatened or announced prior to the purchase of your policy
 - d. Government-mandated shutdown of airline or train operations. This does not include travel alerts or prohibitions by any government or public authority.

We will reimburse you for the following costs up to up to the maximum benefit for trip cancellation coverage listed in your Coverage Summary:

- I. The cost for prepaid and not used accommodations caused by your late or non-arrival less any refunds.

However, if you can get to your original destination another way, we will reimburse you for the following, up to your policy's trip cancellation coverage maximum benefit:

- I. The necessary cost of the alternative transportation, less available refunds; and
- II. The cost of any lost prepaid accommodations caused by your delayed arrival, less available refunds.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as you were originally booked with your travel carrier.
 - b. Coverage for a strike does not apply when the striking workers are employed by the travel carrier, or an affiliate of the travel carrier, from which you purchased your policy
9. You or a traveling companion is terminated or laid off by a current employer after your policy's purchase date.

The following conditions apply:

- a. The employment must have been permanent (not temporary or contract); and
- b. The employment must have been for at least 12 continuous months.

A partner of

10. You or a traveling companion secures permanent, paid employment after unemployment, after your policy's purchase date, that requires presence at work during the originally scheduled trip dates.
11. Your or a traveling companion's primary residence is permanently relocated by at least 150 kilometers due to a transfer by your or a traveling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.
12. You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.
13. You or a traveling companion receive a legal notice to attend an adoption proceeding during your trip.
14. You or a traveling companion is medically unable to receive an immunization required for entry into a destination.
15. Your or travel companion's travel documents required for the trip are stolen

The following conditions apply:

- a. You must provide evidence of your efforts to obtain replacement documents that would allow you to keep the originally scheduled trip dates

A partner of