ARCH INSURANCE COMPANY

RULES AND RATE MANUAL
FOR WHOLESALE TRAVEL
PROTECTION PROGRAM

September 2026

Rule 1.0 – Reserved for Future Use

Rule 2.0 – Reserved for Future Use

Rule 3.0 – Loss Cost Table

Plan: W-077a
Trip Length: All

Trip Cost / Age	0-110
0-250	1.96
251-500	2.46
501-750	3.46
751-1,000	3.97
1,001-1,250	5.47
1,251-1,500	5.97
1,501-2,000	7.48
2,001-2,500	9.99
2,501-3,000	12.00
3,001-3,500	14.51
3,501-4,000	17.01

Trip Cost / Age	0-110
4,001-4,500	19.52
4,501-5,000	22.03
5,001-5,500	24.54
5,501-6,000	27.05
6,001-6,500	30.06
6,501-7,000	32.07
7,001-7,500	34.08
7,501-8,000	37.09
8,001-8,500	41.61
8,501-9,000	44.12
9,001-9,500	46.63

Trip Cost / Age	0-110
9,501-10,000	49.14
10,001-10,500	50.14
10,501-11,000	55.16
11,001-11,500	60.18
11,501-12,000	65.20
12,001-12,500	70.22
12,501-13,000	75.24
13,001-13,500	80.25
13,501-14,000	85.27
14,001-50,000	90.29

Plan: W-077b
Trip Length: All

Trip Cost / Age	0-110
0-250	21.40
251-500	26.88
501-750	37.86
751-1,000	43.34
1,001-1,250	59.80
1,251-1,500	65.29
1,501-2,000	81.75
2,001-2,500	109.18
2,501-3,000	131.13
3,001-3,500	158.56
3,501-4,000	186.00

Trip Cost / Age	0-110
4,001-4,500	213.43
4,501-5,000	240.86
5,001-5,500	268.29
5,501-6,000	295.73
6,001-6,500	328.65
6,501-7,000	350.59
7,001-7,500	372.54
7,501-8,000	405.46
8,001-8,500	454.84
8,501-9,000	482.27
9,001-9,500	509.70

Trip Cost / Age	0-110
9,501-10,000	537.14
10,001-10,500	548.11
10,501-11,000	602.98
11,001-11,500	657.84
11,501-12,000	712.71
12,001-12,500	767.57
12,501-13,000	822.44
13,001-13,500	877.31
13,501-14,000	932.17
14,001-50,000	987.04

Plan: W-077c

Trip Length: 2-5

Trip Cost / Age	0-110
0-10,000	1.33

Trip Length: 6-9

Trip Cost / Age	0-110
0-10,000	2.04

Trip Length: 10-25

Trip Cost / Age	0-110
0-10,000	2.70

Plan: W-078a
Trip Length: All

Trip Cost / Age	0-120
0-100,000	7.67

Plan: W-078b
Trip Length: All

Trip Cost / Age	0-120
0-1,000	50.11
1,001-2,000	68.50
2,001-3,000	96.09
3,001-4,000	119.07

Trip Cost / Age	0-120
4,001-5,000	137.46
5,001-6,000	160.45
6,001-8,000	211.02
8,001-10,000	256.99

Trip Cost / Age	0-120
10,001-13,000	353.54
13,001-16,000	459.28
16,001-25,000	643.17

Plan: W-079a
Trip Length: All

Trip Cost / Age	0-110
0-1,500	47.12
1,501-2,000	65.39
2,001-2,500	83.65
2,501-3,000	101.92
3,001-4,000	127.49
4,001-5,000	164.02

Trip Cost / Age	0-110
5,001-6,000	200.55
6,001-8,000	255.34
8,001-10,000	328.40
10,001-12,000	401.46
12,001-14,000	474.52
14,001-16,000	547.58

Trip Cost / Age	0-110
16,001-18,000	620.64
18,001-20,000	693.70
20,001-22,000	730.23
22,001-24,000	839.82
24,001-26,000	912.88

Plan: W-079c
Trip Length: All

Trip Cost / Age	0-110
0-1,500	68.31
1,501-2,000	94.61
2,001-2,500	121.28
2,501-3,000	147.58

Trip Cost / Age	0-110
3,001-4,000	184.84
4,001-5,000	237.81
5,001-6,000	290.78
6,001-8,000	370.05

Trip Cost / Age	0-110
8,001-10,000	475.99
10,001-12,000	581.92
12,001-14,000	687.86
14,001-16,000	793.80

Plan: W-080a
Trip Length: All

Trip Cost / Age	0-110
0-100,000	1.598%

Plan: W-080b
Trip Length: All

Trip Cost / Age	0-110
0-100,000	3.765%

Plan: W-080c
Trip Length: All

Trip Cost / Age	0-110
0-100,000	5.440%

Plan: W-080d
Trip Length: All

Trip Cost / Age	0-110
0-100,000	2.832%

Plan: W-080e
Trip Length: All

Trip Cost / Age	0-110
0-100,000	0.54 Per Day

Plan: W-081
Trip Length: All

Trip Cost / Age	0-110
0-100,000	0.912%

Plan: W-082a
Trip Length: All

Trip Cost / Age	0-110
0-100,000	1.26

Plan: W-082b
Trip Length: All

Trip Cost / Age	0-110
0-100,000	10.26

Plan: W-082c
Trip Length: All

Trip Cost / Age	0-110
0-100,000	2.39

Plan: W-083a
Trip Length: All

Trip Cost / Age	0-110
0-2,000	66.84
2,001-2,500	80.41
2,501-3,000	104.08
3,001-3,500	121.49
3,501-4,000	138.89

Trip Cost / Age	0-110
4,001-4,500	156.30
4,501-5,000	177.18
5,001-5,500	187.97
5,501-6,000	206.77
6,001-6,500	224.52

Trip Cost / Age	0-110
6,501-7,500	242.28
7,501-10,000	246.45
10,001-20,000	3.081%

Plan: W-083b
Trip Length: All

Trip Cost / Age	0-110
0-2,000	187.56
2,001-2,500	225.51
2,501-3,000	291.94
3,001-3,500	341.06
3,501-4,000	389.62

Trip Cost / Age	0-110
4,001-4,500	438.75
4,501-5,000	497.36
5,001-5,500	527.50
5,501-6,000	580.53
6,001-6,500	630.21

Trip Cost / Age	0-110
6,501-7,500	679.89
7,501-10,000	691.61
10,001-20,000	8.647%

Plan: W-084a
Trip Length: All

Trip Cost / Age	0-110
0-100,000	0.29 Per Day

Plan: W-084b
Trip Length: All

Trip Cost / Age	0-110
0-100,000	1.80 Per Day

Plan: W-084c
Trip Length: All

Trip Cost / Age	0-110
0-600	20.95
601-750	26.10
751-1,000	31.90
1,001-1,500	40.92
1,501-2,000	53.17
2,001-2,500	63.80
2,501-3,000	78.30

Trip Cost / Age	0-110
3,001-3,500	91.84
3,501-4,000	102.79
4,001-4,500	115.04
4,501-5,000	127.93
5,001-5,500	140.17
5,501-6,000	153.06
6,001-6,500	165.63

Trip Cost / Age	0-110
6,501-7,000	178.52
7,001-7,500	190.44
7,501-8,000	203.33
8,001-8,500	215.90
8,501-9,000	228.79
9,001-9,500	241.35
9,501-10,000	247.48

Plan: W-084d
Trip Length: All

Trip Cost / Age	0-110
0-500	28.73
501-1,000	43.87
1,001-1,500	79.20
1,501-2,000	106.77
2,001-2,500	128.12
2,501-3,000	141.71

Trip Cost / Age	0-110
3,001-3,500	166.55
3,501-4,000	191.01
4,001-4,500	209.26
4,501-5,000	234.89
5,001-6,000	269.44
6,001-7,000	316.80

Trip Cost / Age	0-110
7,001-8,000	411.53
8,001-9,000	463.17
9,001-10,000	533.05
10,001-50,000	7.280%
50,001-100,000	7.280%

Plan: W-085b
Trip Length: All

Trip Cost / Age	0-110
0-2,000	50.25
2,001-3,500	74.04
3,501-5,000	103.77

Trip Cost / Age	0-110
5,001-7,500	148.38
7,501-10,000	207.84
10,001-15,000	297.05

Trip Cost / Age	0-110
15,001-20,000	415.99
20,001-25,000	534.92
25,001-50,000	743.07

Plan: W-086b
Trip Length: All

Trip Cost / Age	0-110
0-2,000	21.34
2,001-3,500	30.18
3,501-5,000	44.07

Trip Cost / Age	0-110
5,001-7,500	56.70
7,501-10,000	75.64
10,001-15,000	113.52

Trip Cost / Age	0-110
15,001-20,000	164.03
20,001-25,000	214.54
25,001-50,000	302.93

Plan: W-087
Trip Length: All

Trip Cost / Age	0-110
0-100,000	4.501%

Plan: W-088b
Trip Length: All

Trip Cost / Age	0-110
0-4,000	102.52
4,001-6,000	155.49
6,001-8,000	227.16
8,001-12,000	311.30
12,001-20,000	404.78

Trip Cost / Age	0-110
20,001-25,000	622.91
25,001-30,000	809.88
30,001-40,000	1034.24
40,001-50,000	1333.38
50,001-60,000	1629.41

Trip Cost / Age	0-110
60,001-70,000	1925.44
70,001-80,000	2221.47
80,001-90,000	2517.50
90,001-100,000	2813.54

Plan: W-089
Trip Length: All

Trip Cost / Age	0-110
0-100,000	22.10

Plan: W-090
Trip Length: All

Trip Cost / Age	0-110
0-100,000	2.221%

Plan: W-090b
Trip Length: 1-6

Trip Cost / Age	0-110
0-100,000	1.52

Trip Length: 7-11

Trip Cost / Age	0-110
0-100,000	1.83

Trip Length: 12-25

Trip Cost / Age	0-110
0-100,000	2.14

Plan: W-091a
Trip Length: All

Trip Cost / Age	0-110
0-100,000	1.040%

Plan: W-091b
Trip Length: All

Trip Cost / Age	0-110
0-100,000	3.415%

Plan: W-092a
Trip Length: All

Trip Cost / Age	0-110
0-250	8.15
251-500	9.41
501-650	11.50
651-800	13.59
801-950	18.60
951-1,100	22.78
1,101-1,300	24.04
1,301-1,500	26.13
1,501-1,700	29.05
1,701-1,900	33.23
1,901-2,100	35.32
2,101-2,300	38.67
2,301-2,500	42.85
2,501-3,000	49.95
3,001-3,500	57.48
3,501-3,750	63.75
3,751-5,000	78.38
5,001-6,500	103.46
6,501-8,000	130.63
8,001-9,500	156.75
9,501-13,000	203.78

Trip Cost / Age	0-110
13,001-15,000	250.80
15,001-17,500	292.60
17,501-20,000	334.40
20,001-22,500	376.20
22,501-25,000	418.00
25,001-30,000	522.50
30,001-35,000	616.55
35,001-40,000	710.60
40,001-45,000	804.65
45,001-50,000	898.70
50,001-55,000	992.75
55,001-60,000	1086.80
60,001-65,000	1191.30
65,001-70,000	1285.35
70,001-75,000	1379.40
75,001-80,000	1463.00
80,001-85,000	1567.50
85,001-90,000	1672.00
90,001-95,000	1755.60
95,001-100,000	1860.10

Plan: W-092c
Trip Length: All

Trip Cost / Age	0-110
0-250	41.42
250-500	41.42
500-650	41.42
650-800	41.42
800-950	41.42
950-1,100	45.22
1,100-1,300	52.82
1,300-1,500	56.62
1,500-1,700	60.42
1,700-1,900	68.02
1,900-2,100	83.22
2,100-2,300	87.02
2,300-2,500	98.42
2,500-3,000	109.82
3,000-3,500	128.82
3,500-3,750	147.82
3,750-5,000	174.42
5,000-6,500	231.42
6,500-8,000	292.22
8,000-9,500	345.42
9,500-13,000	432.82
13,000-15,000	570.00

Trip Cost / Age	0-110
15,000-17,500	646.00
17,500-20,000	760.00
20,000-22,500	874.00
22,500-25,000	988.00
25,000-30,000	1235.00
30,000-35,000	1463.00
35,000-40,000	1672.00
40,000-45,000	1900.00
45,000-50,000	2109.00
50,000-55,000	2318.00
55,000-60,000	2546.00
60,000-65,000	2755.00
65,000-70,000	2964.00
70,000-75,000	3192.00
75,000-80,000	3420.00
80,000-85,000	3610.00
85,000-90,000	3838.00
90,000-95,000	4066.00
95,000-100,000	4256.00

Plan: W-093a
Trip Length: All

Trip Cost / Age	0-110
0-250	12.49
250-500	14.41
500-650	17.62
650-800	20.82
800-950	27.23
950-1,100	33.63
1,100-1,300	34.91
1,300-1,500	36.83
1,500-1,700	41.32
1,700-1,900	46.44
1,900-2,100	52.85
2,100-2,300	57.33
2,300-2,500	60.54
2,500-3,000	70.15

Trip Cost / Age	0-110
3,000-3,500	81.68
3,500-3,750	92.57
3,750-5,000	114.99
5,000-6,500	150.22
6,500-8,000	191.86
8,000-9,500	227.09
9,500-13,000	297.56
13,000-15,000	364.82
15,000-17,500	425.68
17,500-20,000	489.74
20,000-22,500	557.00
22,500-25,000	624.26
25,000-30,000	771.60
30,000-35,000	909.33

Trip Cost / Age	0-110
35,000-40,000	1050.26
40,000-45,000	1187.99
45,000-50,000	1328.92
50,000-55,000	1473.06
55,000-60,000	1601.18
60,000-65,000	1742.11
65,000-70,000	1883.04
70,000-75,000	2033.58
75,000-80,000	2171.31
80,000-85,000	2312.25
85,000-90,000	2456.38
90,000-95,000	2594.11
95,000-100,000	2722.23

Plan: W-093b
Trip Length: All

Trip Cost / Age	0-110
0-250	26.63
250-500	30.50
500-650	37.28
650-800	44.06
800-950	57.62
950-1,100	71.18
1,100-1,300	74.08
1,300-1,500	77.96
1,500-1,700	87.64

Trip Cost / Age	0-110
1,700-1,900	98.29
1,900-2,100	111.85
2,100-2,300	121.53
2,300-2,500	128.31
2,500-3,000	148.65
3,000-3,500	172.86
3,500-3,750	196.10
3,750-5,000	243.55
5,000-6,500	318.12

Trip Cost / Age	0-110
6,500-8,000	406.24
8,000-9,500	480.81
9,500-13,000	629.94
13,000-15,000	772.30
15,000-17,500	901.10
17,500-20,000	1036.67
20,000-22,500	1179.03
22,500-25,000	1321.38

Plan: W-093c
Trip Length: All

Trip Cost / Age	0-110
0-250	51.47
250-500	51.47
500-650	51.47
650-800	51.47
800-950	51.47
950-1,100	56.19
1,100-1,300	60.91
1,300-1,500	68.47
1,500-1,700	73.19
1,700-1,900	82.64
1,900-2,100	98.69
2,100-2,300	103.41
2,300-2,500	120.41
2,500-3,000	131.74

Trip Cost / Age	0-110
3,000-3,500	158.19
3,500-3,750	177.08
3,750-5,000	207.30
5,000-6,500	280.96
6,500-8,000	353.68
8,000-9,500	415.06
9,500-13,000	518.95
13,000-15,000	679.50
15,000-17,500	788.10
17,500-20,000	929.76
20,000-22,500	1047.81
22,500-25,000	1203.64
25,000-30,000	1505.85
30,000-35,000	1775.00

Trip Cost / Age	0-110
35,000-40,000	2029.99
40,000-45,000	2299.14
45,000-50,000	2558.85
50,000-55,000	2813.84
55,000-60,000	3082.99
60,000-65,000	3347.43
65,000-70,000	3597.69
70,000-75,000	3862.12
75,000-80,000	4121.83
80,000-85,000	4381.54
85,000-90,000	4645.98
90,000-95,000	4905.69
95,000-100,000	5179.56

Plan: W-094a
Trip Length: All

Trip Cost / Age	0-110
0-500	11.97
501-1,000	27.66
1,001-1,500	46.66
1,501-2,000	64.83
2,001-2,500	83.82
2,501-3,000	101.99
3,001-3,500	120.98
3,501-4,000	139.15
4,001-4,500	158.14
4,501-5,000	176.31
5,001-5,500	195.30
5,501-6,000	213.47
6,001-6,500	232.46
6,501-7,000	250.63
7,001-8,000	279.12
8,001-9,000	316.28
9,001-10,000	353.44
10,001-11,000	390.60
11,001-12,000	427.76
12,001-13,000	464.93
13,001-14,000	502.09
14,001-15,000	539.25
15,001-16,000	576.41
16,001-17,000	613.57
17,001-18,000	650.73
18,001-19,000	687.89
19,001-20,000	725.05
20,001-21,000	762.21
21,001-22,000	799.37
22,001-23,000	836.54
23,001-24,000	873.70
24,001-25,000	910.86
25,001-26,000	948.02
26,001-27,000	985.18
27,001-28,000	1034.73
28,001-29,000	1059.50
29,001-30,000	1096.66
30,001-31,000	1133.82
31,001-32,000	1180.89
32,001-33,000	1208.15
33,001-34,000	1245.31
34,001-35,000	1282.47
35,001-36,000	1319.63
36,001-37,000	1356.79

Trip Cost / Age	0-110
37,001-38,000	1393.95
38,001-39,000	1431.11
39,001-40,000	1468.27
40,001-41,000	1505.43
41,001-42,000	1542.59
42,001-43,000	1579.76
43,001-44,000	1626.83
44,001-45,000	1654.08
45,001-46,000	1691.24
46,001-47,000	1728.40
47,001-48,000	1775.47
48,001-49,000	1802.72
49,001-50,000	1839.88
50,001-51,000	1877.04
51,001-52,000	1914.20
52,001-53,000	1951.37
53,001-54,000	1988.53
54,001-55,000	2025.69
55,001-56,000	2062.85
56,001-57,000	2100.01
57,001-58,000	2137.17
58,001-59,000	2174.33
59,001-60,000	2211.49
60,001-61,000	2248.65
61,001-62,000	2285.81
62,001-63,000	2322.98
63,001-64,000	2370.05
64,001-65,000	2397.30
65,001-66,000	2434.46
66,001-67,000	2471.62
67,001-68,000	2508.78
68,001-69,000	2545.94
69,001-70,000	2583.10
70,001-71,000	2620.26
71,001-72,000	2657.42
72,001-73,000	2694.59
73,001-74,000	2731.75
74,001-75,000	2768.91
75,001-76,000	2806.07
76,001-77,000	2843.23
77,001-78,000	2880.39
78,001-79,000	2917.55
79,001-80,000	2954.71
80,001-81,000	2991.87

Trip Cost / Age	0-110
81,001-82,000	3029.03
82,001-83,000	3066.20
83,001-84,000	3103.36
84,001-85,000	3140.52
85,001-86,000	3177.68
86,001-87,000	3214.84
87,001-88,000	3252.00
88,001-89,000	3289.16
89,001-90,000	3326.32
90,001-91,000	3363.48
91,001-92,000	3400.64
92,001-93,000	3437.81
93,001-94,000	3474.97
94,001-95,000	3512.13
95,001-96,000	3549.29
96,001-97,000	3586.45
97,001-98,000	3623.61
98,001-99,000	3660.77
99,001-100,000	3697.93
100,001-101,000	3734.68
101,001-102,000	3771.84
102,001-103,000	3809.00
103,001-104,000	3846.16
104,001-105,000	3883.32
105,001-106,000	3920.49
106,001-107,000	3957.65
107,001-108,000	3994.81
108,001-109,000	4031.97
109,001-110,000	4069.13
110,001-111,000	4106.29
111,001-112,000	4143.45
112,001-113,000	4180.61
113,001-114,000	4217.77
114,001-115,000	4254.93
115,001-116,000	4292.10
116,001-117,000	4329.26
117,001-118,000	4366.42
118,001-119,000	4403.58
119,001-120,000	4440.74
120,001-121,000	4477.90
121,001-122,000	4515.06
122,001-123,000	4552.22
123,001-124,000	4589.38
124,001-125,000	4626.54

Plan: W-095a
Trip Length: All

Trip Cost / Age	0-65	66-70	71-75	76-79	80-120
1-959	29.05	-	-	-	-
960-20,000	3.029%	-	-	-	-
1-778	-	29.05	-	-	-
779-20,000	-	3.734%	-	-	-
1-583	-	-	29.05	-	-
584-20,000	-	-	4.979%	-	-
1-402	-	-	-	29.05	-
403-20,000	-	-	-	7.220%	-
1-276	-	-	-	-	29.05
277-20,000	-	-	-	-	10.539%

Plan: W-095b
Trip Length: All

Trip Cost / Age	0-65	66-70	71-75	76-79	80-120
1-833	28.90	-	-	-	-
834-15,000	3.468%	-	-	-	-
1-714	-	28.90	-	-	-
715-15,000	-	4.046%	-	-	-
1-467	-	-	28.90	-	-
468-15,000	-	-	6.193%	-	-
1-354	-	-	-	28.90	-
355-15,000	-	-	-	8.175%	-
1-240	-	-	-	-	28.90
241-15,000	-	-	-	-	12.057%

Plan: W-096
Trip Length: All

Trip Cost / Age	0-120
0-750	23.84
751-20,000	3.28%

Plan: W-097
Trip Length: All

Trip Cost / Age	0-120
1-100	5.61
101-300	7.92
301-500	13.86
501-700	21.45
701-900	26.73
901-1,100	33.33
1,101-1,400	39.60
1,401-1,800	47.52
1,801-2,200	61.38
2,201-2,600	70.62
2,601-3,000	80.19

Trip Cost / Age	0-120
3,001-3,250	98.34
3,251-3,500	105.60
3,501-3,750	113.19
3,751-4,000	120.78
4,001-4,250	128.37
4,251-4,500	135.96
4,501-4,750	143.22
4,751-5,000	150.81
5,001-5,500	166.98
5,501-6,000	182.82
6,001-6,500	198.00

Trip Cost / Age	0-120
6,501-7,000	213.84
7,001-7,500	229.02
7,501-8,000	244.53
8,001-9,000	272.25
9,001-10,000	303.27
10,001-11,000	333.96
11,001-12,000	364.98
12,001-13,000	412.50
13,001-14,000	467.93
14,001-15,000	526.34

Plan: W-098
Trip Length: All

Trip Cost / Age	0-120
0-0	17.79
1-500	18.50
501-1,000	31.31
1,001-1,500	45.90
1,501-2,000	62.27
2,001-2,500	79.35
2,501-3,000	97.14
3,001-3,500	117.07
3,501-4,000	132.37
4,001-4,500	149.10
4,501-5,000	170.80
5,001-6,000	193.93
6,001-7,000	239.48
7,001-8,000	283.60
8,001-9,000	307.80
9,001-10,000	355.13
10,001-11,000	448.36
11,001-12,000	491.06
12,001-13,000	533.76
13,001-14,000	576.46
14,001-15,000	619.16
15,001-16,000	661.86
16,001-17,000	704.56
17,001-18,000	747.26
18,001-19,000	789.96
19,001-20,000	832.66
20,001-21,000	875.36
21,001-22,000	918.06
22,001-23,000	960.76
23,001-24,000	1003.46
24,001-25,000	1046.16
25,001-26,000	1179.60
26,001-27,000	1225.86
27,001-28,000	1272.12
28,001-29,000	1318.38
29,001-30,000	1364.64

Trip Cost / Age	0-120
30,001-31,000	1410.90
31,001-32,000	1457.15
32,001-33,000	1503.41
33,001-34,000	1549.67
34,001-35,000	1595.93
35,001-36,000	1642.19
36,001-37,000	1688.45
37,001-38,000	1734.71
38,001-39,000	1780.97
39,001-40,000	1827.23
40,001-41,000	1873.48
41,001-42,000	1919.74
42,001-43,000	1966.00
43,001-44,000	2012.26
44,001-45,000	2058.52
45,001-46,000	2104.78
46,001-47,000	2151.04
47,001-48,000	2197.30
48,001-49,000	2243.56
49,001-50,000	2289.81
50,001-51,000	2336.07
51,001-52,000	2382.33
52,001-53,000	2428.59
53,001-54,000	2474.85
54,001-55,000	2521.11
55,001-56,000	2567.37
56,001-57,000	2613.63
57,001-58,000	2659.89
58,001-59,000	2706.14
59,001-60,000	2752.40
60,001-61,000	2798.66
61,001-62,000	2844.92
62,001-63,000	2891.18
63,001-64,000	2937.44
64,001-65,000	2983.70
65,001-66,000	3029.96

Trip Cost / Age	0-120
66,001-67,000	3076.21
67,001-68,000	3122.47
68,001-69,000	3168.73
69,001-70,000	3214.99
70,001-71,000	3261.25
71,001-72,000	3307.51
72,001-73,000	3353.77
73,001-74,000	3400.03
74,001-75,000	3446.29
75,001-76,000	3761.20
76,001-77,000	3811.02
77,001-78,000	3860.84
78,001-79,000	3910.65
79,001-80,000	3960.47
80,001-81,000	4010.29
81,001-82,000	4060.11
82,001-83,000	4109.92
83,001-84,000	4159.74
84,001-85,000	4209.56
85,001-86,000	4259.37
86,001-87,000	4309.19
87,001-88,000	4359.01
88,001-89,000	4408.83
89,001-90,000	4458.64
90,001-91,000	4508.46
91,001-92,000	4558.28
92,001-93,000	4608.10
93,001-94,000	4657.91
94,001-95,000	4707.73
95,001-96,000	4757.55
96,001-97,000	4807.36
97,001-98,000	4857.18
98,001-99,000	4907.00
99,001-100,000	4956.82

Plan: W-099a
Trip Length: All

Trip Cost / Age	0-75
1-616	17.15
617-50,000	2.786%

Plan: W-099b
Trip Length: All

Trip Cost / Age	0-75
1-515	19.29
516-50,000	3.751%

Plan: W-100a
Trip Length: All

Trip Cost / Age	0-110
0-10,000	27.67

Plan: W-100b
Trip Length: All

Trip Cost / Age	0-110
0-100,000	3.09

Plan: W-101
Trip Length: All

Trip Cost / Age	0-120
0-0	24.94
1-500	28.81
501-1,000	42.14
1,001-1,500	51.60
1,501-2,000	69.66
2,001-2,500	81.70
2,501-3,000	98.90

Trip Cost / Age	0-120
3,001-3,500	116.53
3,501-4,000	134.59
4,001-4,500	152.65
4,501-5,000	170.71
5,001-5,500	188.34
5,501-6,000	206.40
6,001-6,500	224.46

Trip Cost / Age	0-120
6,501-7,000	242.52
7,001-8,000	270.04
8,001-9,000	311.32
9,001-10,000	358.19
10,001-25,000	3.591%

Plan: W-102
Trip Length: All

Trip Cost / Age	0-69	70-79	80-120
0-2,500	71.83	123.87	136.77
2,501-3,500	115.70	200.00	220.65
3,501-4,500	154.41	266.67	294.19
4,501-5,500	193.12	333.33	367.74
5,501-6,500	231.40	400.00	441.29
6,501-7,500	270.11	466.67	514.84
7,501-8,500	308.82	533.34	588.39
8,501-9,500	347.53	600.00	662.37
9,501-10,500	385.81	666.67	735.92
10,501-11,500	424.52	733.34	809.47
11,501-12,500	463.23	800.00	883.01
12,501-13,500	501.94	866.67	956.56
13,501-14,500	540.22	933.34	1030.11
14,501-15,500	578.93	1000.00	1103.66
15,501-16,500	617.64	1066.67	1177.21

Trip Cost / Age	0-69	70-79	80-120
16,501-17,500	656.35	1133.34	1250.76
17,501-18,500	694.63	1200.01	1324.31
18,501-19,500	733.34	1266.67	1397.86
19,501-20,000	762.15	1317.00	1452.91
20,001-21,000	791.40	1366.89	1508.39
21,001-22,000	829.68	1433.56	1581.94
22,001-23,000	868.39	1500.22	1655.49
23,001-24,000	907.10	1566.89	1729.04
24,001-25,000	945.81	1633.56	1802.59
25,001-26,000	984.09	1700.22	1876.14
26,001-27,000	1022.80	1766.89	1949.69
27,001-28,000	1061.51	1833.56	2023.24
28,001-29,000	1100.22	1900.22	2096.78
29,001-30,000	1138.50	1966.89	2170.33
30,001-31,000	1177.21	2033.56	2243.88

Plan: W-103a
Trip Length: All

Trip Cost / Age	0-120
0-100,000	7.80

Plan: W-103b
Trip Length: All

Trip Cost / Age	0-120
0-100,000	15.46

Plan: W-103c
Trip Length: All

Trip Cost / Age	0-120
0-100,000	27.58

Plan: W-103d
Trip Length: All

Trip Cost / Age	0-120
0-100,000	1.950%

Plan: W-104
Trip Length: All

Trip Cost / Age	0-120
1-500	27.95
501-1,000	48.20
1,001-1,500	65.21
1,501-2,000	91.94
2,001-2,500	117.86
2,501-3,000	144.18

Trip Cost / Age	0-120
3,001-3,500	172.94
3,501-4,000	202.91
4,001-4,500	231.66
4,501-5,000	259.20
5,001-5,500	286.34
5,501-6,000	313.47

Trip Cost / Age	0-120
6,001-7,000	354.38
7,001-8,000	424.44
8,001-9,000	481.14
9,001-10,000	537.84
10,001-20,000	5.670%

Plan: W-105
Trip Length: All

Trip Cost / Age	0-50	51-64	65-74	75-120
0-35,000	2.544%	3.421%	4.421%	6.228%

Plan: W-106
Trip Length: All

Trip Cost / Age	0-49	50-64	65-74	75-120
1-1,414	43.47	-	-	-
1,415-35,000	3.073%	-	-	-
1-1,052	-	43.47	-	-
1,053-35,000	-	4.134%	-	-
1-814	-	-	43.47	-
815-35,000	-	-	5.342%	-
1-563	-	-	-	43.47
564-35,000	-	-	-	7.720%

Plan: W-107
Trip Length: All

Trip Cost / Age	0-49	50-64	65-74	75-120
1-1,379	41.01	-	-	-
1,380-35,000	2.973%	-	-	-
1-1,026	-	41.01	-	-
1,027-35,000	-	3.999%	-	-
1-794	-	-	41.01	-
795-35,000	-	-	5.167%	-
1-563	-	-	-	41.01
564-35,000	-	-	-	7.279%

Plan: W-108a
Trip Length: All

Trip Cost / Age	0-110
0-100,000	7.416%

Plan: W-108b
Trip Length: All

Trip Cost / Age	0-110
0-100,000	16.39

Plan: W-109
Trip Length: All

Trip Cost / Age	0-120
1-1,000	38.58
1,001-2,000	61.18
2,001-3,000	100.32
3,001-4,000	140.00
4,001-5,000	180.24

Trip Cost / Age	0-120
5,001-6,000	223.79
6,001-7,000	264.58
7,001-8,000	305.36
8,001-9,000	345.60
9,001-10,000	386.94

Trip Cost / Age	0-120
10,001-11,000	448.68
11,001-12,000	496.63
12,001-13,000	534.11
13,001-14,000	576.55
14,001-15,000	619.55

Plan: W-110a
Trip Length: All

Trip Cost / Age	0-110
0-750	21.13
751-10,000	1.038%

Plan: W-110b
Trip Length: All

Trip Cost / Age	0-110
0-750	25.79
751-10,000	3.439%

Plan: W-110c
Trip Length: 1-5

Trip Cost / Age	0-110
0-100,000	6.42

Trip Length: 6-8

Trip Cost / Age	0-110
0-100,000	7.73

Trip Length: 9-100

Trip Cost / Age	0-110
0-100,000	9.04

Plan: W-111
Trip Length: 0-14

Trip Cost / Age	0-110
0-100,000	5.503%

Trip Length: 15-25

Trip Cost / Age	0-110
0-100,000	6.379%

Trip Length: World Cruise

Trip Cost / Age	0-110
0-100,000	10.006%

Plan: W-112
Trip Length: 0-14

Trip Cost / Age	0-110
0-100,000	5.737%

Trip Length: 15-25

Trip Cost / Age	0-110
0-100,000	8.999%

Plan: W-113a
Trip Length: All

Trip Cost / Age	0-110
0-1,500	20.15
1,501-2,000	24.04
2,001-3,000	31.05
3,001-10,000	39.61

Plan: W-113b
Trip Length: All

Trip Cost / Age	0-110
0-1,500	61.76
1,501-2,000	82.48
2,001-3,000	119.79
3,001-10,000	165.38

Plan: W-114a
Trip Length: All

Trip Cost / Age	0-110
0-2,500	24.99
2,501-4,000	30.40
4,001-6,000	37.62
6,001-20,000	40.03

Plan: W-114b
Trip Length: All

Trip Cost / Age	0-110
0-2,500	167.59
2,501-4,000	248.58
4,001-6,000	223.66
6,001-20,000	298.42

Plan: W-115
Trip Length: All

Trip Cost / Age	0-110
0-250	4.37
251-500	5.49
501-750	6.61
751-1,000	7.73

Plan: W-116a
Trip Length: All

Trip Cost / Age	0-120
1-299	3.15
300-10,000	1.050%

Plan: W-116b
Trip Length: All

Trip Cost / Age	0-120
1-299	4.41
300-10,000	1.470%

Plan: W-117
Trip Length: All

Trip Cost / Age	0-120
1-100	7.14
101-300	10.08
301-500	17.64
501-700	27.30
701-900	34.02
901-1,100	42.42
1,101-1,400	50.40
1,401-1,800	60.48
1,801-2,200	78.12
2,201-2,600	89.89
2,601-3,000	102.07

Trip Cost / Age	0-120
3,001-3,250	125.17
3,251-3,500	134.41
3,501-3,750	144.07
3,751-4,000	153.73
4,001-4,250	163.39
4,251-4,500	173.05
4,501-4,750	182.29
4,751-5,000	191.95
5,001-5,500	212.53
5,501-6,000	232.69
6,001-6,500	252.01

Trip Cost / Age	0-120
6,501-7,000	272.18
7,001-7,500	291.50
7,501-8,000	311.24
8,001-9,000	346.52
9,001-10,000	386.00
10,001-11,000	425.06
11,001-12,000	464.55
12,001-13,000	525.03
13,001-14,000	595.60
14,001-15,000	669.94

Plan: W-118
Trip Length: All

Trip Cost / Age	0-120
1-10,000	25.18

Plan: W-119
Trip Length: All

Trip Cost / Age	0-120
0-1,000	62.13
1,001-2,000	84.93
2,001-3,000	119.13
3,001-4,000	147.63

Trip Cost / Age	0-120
4,001-5,000	170.43
5,001-6,000	198.93
6,001-8,000	261.63
8,001-10,000	318.63

Trip Cost / Age	0-120
10,001-13,000	438.33
13,001-16,000	569.43
16,001-25,000	797.43

Plan: W-120
Trip Length: All

Trip Cost / Age	0-110
1-750	29.47
751-50,000	3.929%

Plan: W-121a
Trip Length: All

Trip Cost / Age	0-49	50-64	65-69	70-74	75-79	80-120
1-50,000	2.965%	3.839%	4.523%	5.626%	6.918%	8.476%

Plan: W-121b
Trip Length: All

Trip Cost / Age	0-120
0-100,000	11.01

Plan: W-122a
Trip Length: All

Trip Cost / Age	0-120
1-10,000	5.19

Plan: W-122b
Trip Length: All

Trip Cost / Age	0-120
1-10,000	18.13

Plan: W-122c
Trip Length: All

Trip Cost / Age	0-12	13-120
1-10,000	29.30	53.00

Plan: W-122d
Trip Length: All

Trip Cost / Age	0-12	13-120
1-10,000	41.41	77.22

Rule 4.1 – Expansion of New Combinations of Coverages

The loss costs shown in Rule 3.0 and the corresponding coverages shown in Rule 8.0 may be expanded for new combinations of coverages. The procedure for doing this is as follows:

1. Determine the Manual Loss Cost for Program X. This Manual Loss Cost is determined using Tables 1 and 2 in Rule 6.0.

2. Determine the Manual Loss Cost as above, except substitute the expanded coverages.

3. Take the ratio: (Step 2 / Step 1)

4. Multiply all the program rates in Rule 3.0 by the ratio in Step 3; the result is the program rates for the extended coverages.

Rule 4.2 – Alternative Exposure Bases

This rule may be used to eliminate either (or both) Trip Cost or Age from the premium calculation.
The procedure for doing this is as follows:

1. Select loss cost from Rule 3.0.

2. To eliminate age from the premium calculation: For each Trip Cost Band, calculate the weighted average premium using the number of premium paying travelers in each Age Band as the weight. Alternatively, the total trip cost of premium paying travelers in each trip cost band may be selected as a proxy to the total number of travelers.

3. To eliminate trip cost from the premium calculation: for each Age Band, calculate the weighted average premium, using number of premium paying travelers in each Trip Cost band as the weight. Alternatively, the total trip cost of premium paying travelers in each Age band may be selected as a proxy to the total number of travelers. Note: If step 2 is done prior to this calculation, then there will be only one age band for this calculation.

4. To convert the premium in Step 3 to a rate, divide it by the average trip cost. If both steps 2 and 3 are applied, a single rate results across all trip costs and age bands.

Rule 5.1 – Loss Cost Modification

Gross Premium rates will be computed using the following calculations:

Gross Premium Rates = Loss Cost x Loss Cost Multiplier (LCM)
Standard LCM = 3.02

The LCM may be modified for custom program as follows:

1. Determine the existing LCM
2. Determine the proposed LCM
3. Divide Step 2 by Step 1
4. Apply Step 3 to rates from the existing program or gross premiums calculated above to determine rates for the proposed program

The following rules apply:

- Each program has its own LCM
- Changes to the LCM are determined and applied on a program-by-program basis
- The modified LCM applies to all insureds purchasing the same program.

Rule 5.2 – Experience Modification

a. Rates for existing programs may be adjusted upwards or downwards if a credible amount of experience indicates a necessary adjustment. The rule may be applied equivalently to new programs where historical or proxy data are available. The credibility factor will be calculated in accordance with Table 2. Follow the table below to calculate the experience modification factor below with the factor applied for each band in the program:

b. The final rates are the original rates multiplied by the EMF.

Table 1

	Period 1	**Period 2**	**Period 3**
Earned Premium ($)	EP1	EP2	EP3
Incurred Losses	IL1	IL2	IL3
Defense and Cost Containment Expense	DC1	DC2	DC3
Catastrophic Losses	CAT1	CAT2	CAT3
Large Losses	LL1	LL2	LL3
Adjusted Incurred Loss and DCCE Ratio	ILR1 = (IL1 + DC1 - CAT1 - LL1)/EP1	ILR2 = (IL2 + DC2 - CAT2 - LL2)/EP2	ILR3 = (IL3 + DC3 - CAT3 - LL3)/EP3
Catastrophic Load Factor	CL1	CL2	CL3
Large Loss Load Factor	LLL1	LLL2	LLL3
Catastrophic Adjusted Loss Ratio	CLR1 = ILR1*(1 + CL1 + LL1)	CLR2 = ILR2*(1 + CL2 + LL2)	CLR3 = ILR3*(1 + CL3 + LL3)
Experience Year Weights (Sum=1)	W1	W2	W3
Experience Claims Ratio	ECR = (CLR1*W1 + CLR2*W2 + CLR3*W3)		
Expected Loss Ratio	ELR = Target Loss and DCCE Ratio		
Number of Claims	NC1	NC2	NC3
Credibility Factor	See Table 2.0		
Experience Modification Factor	EMF = [C * ECR + (1-C) ELR] / ELR		

Table 2

Policies with Claims	**Total Policies**	**Factor**
5 Or fewer	250 or fewer	0%
12	315	10%
20	500	20%
32	815	30%
44	1,125	40%
61	1,565	50%
78	2,000	60%
112	2,875	70%
147	3,750	80%
220	5,625	90%
293	7,500	100%

Notes:
a. Use number of claims to determine credibility. If not available, use number of policies.
b. Use lower factors if data quality is poor.
c. For numbers not shown, use linear interpolation.

Rule 5.3 – Schedule Credits/Debits

This rule allows for adjusting rates when a custom program expects or experiences either:

a) a significant shift in the demographic profile of the insured population;

b) a significant change in the trip characteristics; and/or

c) a significant change in circumstances such that the expected value of future loss costs is expected to differ from the published rates, as delineated below.

In such cases, a schedule rating factor may be applied.

Risk Factor	Min. Credit	Max. Debit
Level of Chaperone to student ratio	-15%	15%
Level of unsupervised activities	-10%	10%
Change in standard for vendor used	-5%	5%
Group exposure based on gender distribution	-15%	15%
Group exposure-based existence of underlying medical coverage	-15%	15%
Persistency with current or prior carriers	-15%	15%
Level and quality of underwriting information provided	-10%	10%
Expiring inforce rate significantly different from calculated manual rate	-15%	15%
Anticipated anti-selection due to participation level (voluntary plans)	-10%	10%
Use of alternative distribution method/systems	-10%	10%
Historical loss ratios are consistently above or below target for groups with low credibility	-25%	25%
A change in the expected claims pattern	-10%	10%
Total Risk Adjustment Factor (up to +/-40%)		

Rule 6.0 – Manual Loss Costs

Table 1 - Requested Coverage

Coverage	Amount
I. Pre-Departure Coverage	
Trip/Exchange Cancellation	
Rule 24 Part A: select general triggers from (1)-(28)	
Rule 24 Part B: Cancel for Work Reasons	
Cancel for Any Reason	
Change of Mind Coverage	
II. Post Departure Coverage	
Trip/Exchange Interruption	
Trip/Exchange Interruption - Return Air Only	
Security Coverage	
Trip Delay - Non-Subsidence Allowance	
Missed Connection Itinerary Change Hotel Overbooking	
Pet Care Home Alone	
Emergency Evacuation	
Repatriation of Remains	
III. Accident / Sickness Coverage	
Emergency Sickness Medical Expense	
Emergency Accident Medical Expense	
Sickness Medical Expense	
Accident Medical Expense	
AD&D	
AD&D - Common Carrier (air only)	
IV. Lost, Damaged or Delayed Property	
Baggage Delay	
Baggage/Personal Effects (Business Equipment only)	
Baggage/Personal Effects	
V. Property Damage	
Collision Damage Waiver/Renters Collision Insurance	
Security Deposit Waiver	
VI. Policy Information	
Age of Insured	
Length of Trip	
Traveling Companion Coverage	
Hazardous Sports Rider	
Family Member Coverage	
Pre-Existing Condition	
Dependent Children	
Excess/Not Excess	

Table 2 - Development of Manual Loss Cost

Reference Loss Cost (RLC)	Table 7		
	A Relativity	B Coverage Limit Adjustment	C Loss Cost
Coverage Part 1			
Trip/Exchange Cancellation	100.00%	See Tables 1, 8, 12, 14, 15, 23 and 24(Part A)	=RLC*A*B
Trip/Exchange Interruption	See Table 8		
Trip/Exchange Interruption - Subsidence Allowance	1.05%		

	Principal Sum	LC / $1,000	Loss Cost
AD&D AD&D - Common Carrier (air only)	Table 1	Table 8	=A*B

	Unadjusted Loss Cost	Coverage Limit Adjustment	Loss Cost
Change of Mind Coverage	See Table 8	See Table 1 and 8	=A*B
Pet Care Home Alone Coverage		See Table 1, 8 and 12	
Trip Delay		See Tables 1, 8, 14, 15, 23 and 26	
Trip/Exchange Interruption - Return Air Only		See Tables 1, 12, 14, 15, 23 and 24(Part A)	
Security Coverage		See Table 19	
Baggage Delay		See Table 1, 8, 14 and 27	
Baggage/Personal effects (Business Equipment only) Baggage/Personal effects		See Table 1, 8, 14 and 21	
Emergency Evacuation		See Tables 1, 8, 10, 12, 14 and 19	
Repatriation of Remains		See Tables 1, 12, and 20	

	Benefit	Relativity	Loss Cost
Hotel Overbooking Itinerary Change Missed connection Security Deposit Waiver	See Table 1	Table 8	=A*B

	Unadjusted Loss Cost	Coverage Limit Adjustment	Loss Cost
Emergency Sickness Medical Expense	See Table 8	Tables 1, 12, 14 and 17	=A*B
Sickness Medical Expense		See Tables 1, 12, 14, 16 and 17	
Emergency Accident Medical Expense		See Tables 1, 14 and 17	
Accident Medical Expense		Tables 1, 14, 16 and 17	

Subtotal ST1 = Sum of Column C

Factor Part 2

Dependent Children	See Table 18	=B*ST1
Hazardous Sports Rider	See Table 8	
Cancel for Any Reason		

Coverage Part 3	Unadjusted Loss Cost	Coverage Limit Adjustment	Loss Cost
Collision Damage Waiver/Renters Collision Insurance	Table 8	Table 9, 14	=A*B

Manual Loss Cost = Sum of Column C

Rule 7.0 – ILF and Other Supporting Tables

Table 7 – Reference Loss Cost

Age/Sum Insured Prior	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
$ 1 - $ 500	2.687	3.427	3.835	4.292	4.803	5.375	6.015	6.732	7.533	8.430	9.434	10.557	11.814	13.221	14.808
$ 501 - $ 1,000	5.374	6.855	7.671	8.584	9.606	10.750	12.031	13.463	15.066	16.860	18.868	21.114	23.628	26.442	29.617
$ 1,001 - $ 1,500	8.060	10.282	11.506	12.876	14.409	16.125	18.046	20.195	22.599	25.289	28.301	31.671	35.442	39.662	44.425
$ 1,501 - $ 2,000	10.747	13.710	15.342	17.168	19.213	21.500	24.061	26.926	30.132	33.719	37.735	42.229	47.257	52.883	59.233
$ 2,001 - $ 2,500	13.434	17.137	19.177	21.461	24.016	26.875	30.077	33.658	37.665	42.149	47.169	52.786	59.071	66.104	74.042
$ 2,501 - $ 3,000	16.121	20.564	23.012	25.753	28.819	32.251	36.092	40.389	45.198	50.579	56.603	63.343	70.885	79.325	88.850
$ 3,001 - $ 3,500	18.808	23.992	26.848	30.045	33.622	37.626	42.107	47.121	52.731	59.009	66.037	73.900	82.699	92.546	103.658
$ 3,501 - $ 4,000	21.494	27.419	30.683	34.337	38.425	43.001	48.123	53.852	60.264	67.439	75.470	84.457	94.513	105.766	118.466
$ 4,001 - $ 4,500	24.181	30.847	34.519	38.629	43.228	48.376	54.138	60.584	67.797	75.868	84.904	95.014	106.327	118.987	133.275
$ 4,501 - $ 5,000	26.868	34.274	38.354	42.921	48.032	53.751	60.153	67.316	75.330	84.298	94.338	105.572	118.142	132.208	148.083
$ 5,001 - $ 5,500	29.555	37.701	42.189	47.213	52.835	59.126	66.168	74.047	82.863	92.728	103.772	116.129	129.956	145.429	162.891
$ 5,501 - $ 6,000	32.242	41.129	46.025	51.505	57.638	64.501	72.184	80.779	90.396	101.158	113.206	126.686	141.770	158.650	177.700
$ 6,001 - $ 6,500	34.928	44.556	49.860	55.797	62.441	69.876	78.199	87.510	97.929	109.588	122.639	137.243	153.584	171.871	192.508
$ 6,501 - $ 7,000	37.615	47.984	53.696	60.090	67.244	75.251	84.214	94.242	105.462	118.017	132.073	147.800	165.398	185.091	207.316
$ 7,001 - $ 8,000	42.989	54.838	61.366	68.674	76.851	86.001	96.245	107.705	120.528	134.877	150.941	168.915	189.026	211.533	236.933
$ 8,001 - $ 9,000	48.362	61.693	69.037	77.258	86.457	96.752	108.276	121.168	135.594	151.737	169.808	190.029	212.655	237.975	266.549
$ 9,001 - $ 10,000	53.736	68.548	76.708	85.842	96.063	107.502	120.306	134.631	150.661	168.596	188.676	211.143	236.283	264.416	296.166
$ 10,001 - $ 11,000	59.302	75.648	84.654	94.734	106.014	118.637	132.768	148.577	166.266	186.060	208.219	233.014	260.758	291.805	326.844
$ 11,001 - $ 12,000	64.950	82.853	92.716	103.756	116.110	129.936	145.412	162.727	182.101	203.780	228.050	255.206	285.592	319.596	357.972
$ 12,001 - $ 13,000	70.598	90.058	100.778	112.779	126.207	141.235	158.057	176.877	197.936	221.500	247.880	277.398	310.426	347.387	389.100
$ 13,001 - $ 14,000	76.245	97.262	108.840	121.801	136.303	152.533	170.702	191.027	213.771	239.220	267.711	299.590	335.260	375.178	420.228
$ 14,001 - $ 15,000	81.893	104.467	116.903	130.823	146.400	163.832	183.346	205.177	229.606	256.940	287.541	321.781	360.094	402.969	451.356
$ 15,001 - $ 16,000	87.541	111.671	124.965	139.846	156.496	175.131	195.991	219.327	245.440	274.660	307.372	343.973	384.928	430.760	482.484
$ 16,001 - $ 17,000	93.189	118.876	133.027	148.868	166.593	186.430	208.635	233.478	261.275	292.380	327.202	366.165	409.762	458.551	513.612
$ 17,001 - $ 18,000	98.837	126.081	141.089	157.890	176.690	197.728	221.280	247.628	277.110	310.100	347.032	388.357	434.597	486.342	544.740
$ 18,001 - $ 19,000	104.484	133.285	149.152	166.912	186.786	209.027	233.924	261.778	292.945	327.820	366.863	410.549	459.431	514.133	575.868
$ 19,001 - $ 20,000	110.132	140.490	157.214	175.935	196.883	220.326	246.569	275.928	308.780	345.540	386.693	432.741	484.265	541.924	606.996
$ 20,001 - $ 21,000	115.780	147.694	165.276	184.957	206.979	231.625	259.213	290.078	324.615	363.260	406.524	454.932	509.099	569.715	638.124
$ 21,001 - $ 22,000	121.428	154.899	173.338	193.979	217.076	242.924	271.858	304.228	340.450	380.980	426.354	477.124	533.933	597.506	669.252
$ 22,001 - $ 23,000	127.076	162.104	181.401	203.002	227.172	254.222	284.503	318.379	356.284	398.700	446.185	499.316	558.767	625.297	700.380

Table 7 – Reference Loss Cost

Age/Sum Insured Prior	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
$ 23,001 - $ 24,000	132.723	169.308	189.463	212.024	237.269	265.521	297.147	332.529	372.119	416.420	466.015	521.508	583.601	653.088	731.508
$ 24,001 - $ 25,000	138.371	176.513	197.525	221.046	247.365	276.820	309.792	346.679	387.954	434.140	485.845	543.700	608.435	680.879	762.636
$ 25,001 - $ 26,000	144.019	183.717	205.587	230.068	257.462	288.119	322.436	360.829	403.789	451.860	505.676	565.891	633.269	708.670	793.764
$ 26,001 - $ 28,000	152.491	194.524	217.681	243.602	272.607	305.067	341.403	382.054	427.541	478.440	535.421	599.179	670.520	750.357	840.455
$ 28,001 - $ 30,000	163.786	208.933	233.805	261.646	292.800	327.664	366.692	410.355	459.211	513.880	575.082	643.563	720.189	805.939	902.711
$ 30,001 - $ 32,000	175.082	223.343	249.930	279.691	312.993	350.262	391.981	438.655	490.881	549.320	614.743	687.946	769.857	861.521	964.967
$ 32,001 - $ 34,000	186.377	237.752	266.054	297.736	333.186	372.859	417.270	466.955	522.551	584.760	654.404	732.330	819.525	917.103	1,027.223
$ 34,001 - $ 36,000	197.673	252.161	282.179	315.780	353.379	395.457	442.560	495.256	554.220	620.200	694.065	776.714	869.193	972.685	1,089.479
$ 36,001 - $ 38,000	208.969	266.570	298.303	333.825	373.572	418.054	467.849	523.556	585.890	655.640	733.726	821.097	918.861	1,028.267	1,151.735
$ 38,001 - $ 40,000	220.264	280.980	314.428	351.869	393.765	440.652	493.138	551.856	617.560	691.080	773.387	865.481	968.529	1,083.849	1,213.991
$ 40,001 - $ 42,000	231.560	295.389	330.552	369.914	413.958	463.250	518.427	580.156	649.229	726.520	813.047	909.865	1,018.198	1,139.431	1,276.247
$ 42,001 - $ 44,000	242.855	309.798	346.677	387.958	434.152	485.847	543.716	608.457	680.899	761.960	852.708	954.248	1,067.866	1,195.013	1,338.503
$ 44,001 - $ 46,000	254.151	324.207	362.801	406.003	454.345	508.445	569.005	636.757	712.569	797.400	892.369	998.632	1,117.534	1,250.595	1,400.759
$ 46,001 - $ 48,000	265.447	338.616	378.925	424.048	474.538	531.042	594.294	665.057	744.239	832.840	932.030	1,043.016	1,167.202	1,306.177	1,463.015
$ 48,001 - $ 50,000	276.742	353.026	395.050	442.092	494.731	553.640	619.583	693.358	775.908	868.280	971.691	1,087.399	1,216.870	1,361.759	1,525.271
$ 50,001 - $ 52,000	288.038	367.435	411.174	460.137	514.924	576.237	644.873	721.658	807.578	903.720	1,011.352	1,131.783	1,266.539	1,417.341	1,587.527
$ 52,001 - $ 54,000	299.333	381.844	427.299	478.181	535.117	598.835	670.162	749.958	839.248	939.160	1,051.012	1,176.167	1,316.207	1,472.923	1,649.783
$ 54,001 - $ 56,000	310.629	396.253	443.423	496.226	555.310	621.432	695.451	778.259	870.918	974.600	1,090.673	1,220.550	1,365.875	1,528.505	1,712.039
$ 56,001 - $ 58,000	321.925	410.662	459.548	514.271	575.503	644.030	720.740	806.559	902.587	1,010.040	1,130.334	1,264.934	1,415.543	1,584.087	1,774.295
$ 58,001 - $ 60,000	333.220	425.072	475.672	532.315	595.696	666.627	746.029	834.859	934.257	1,045.480	1,169.995	1,309.317	1,465.211	1,639.669	1,836.551
$ 60,001 - $ 62,000	344.516	439.481	491.797	550.360	615.889	689.225	771.318	863.160	965.927	1,080.920	1,209.656	1,353.701	1,514.879	1,695.251	1,898.807
$ 62,001 - $ 64,000	355.811	453.890	507.921	568.404	636.083	711.822	796.607	891.460	997.597	1,116.360	1,249.317	1,398.085	1,564.548	1,750.833	1,961.063
$ 64,001 - $ 66,000	367.107	468.299	524.046	586.449	656.276	734.420	821.896	919.760	1,029.266	1,151.801	1,288.978	1,442.468	1,614.216	1,806.415	2,023.319
$ 66,001 - $ 68,000	378.403	482.708	540.170	604.493	676.469	757.018	847.185	948.061	1,060.936	1,187.241	1,328.638	1,486.852	1,663.884	1,861.997	2,085.575
$ 68,001 - $ 70,000	389.698	497.118	556.295	622.538	696.662	779.615	872.475	976.361	1,092.606	1,222.681	1,368.299	1,531.236	1,713.552	1,917.579	2,147.831
$ 70,001 - $ 72,000	400.994	511.527	572.419	640.583	716.855	802.213	897.764	1,004.661	1,124.275	1,258.121	1,407.960	1,575.619	1,763.220	1,973.161	2,210.087
$ 72,001 - $ 74,000	412.290	525.936	588.544	658.627	737.048	824.810	923.053	1,032.961	1,155.945	1,293.561	1,447.621	1,620.003	1,812.888	2,028.743	2,272.343
$ 74,001 - $ 76,000	423.585	540.345	604.668	676.672	757.241	847.408	948.342	1,061.262	1,187.615	1,329.001	1,487.282	1,664.387	1,862.557	2,084.325	2,334.599
$ 76,001 - $ 78,000	434.881	554.754	620.793	694.716	777.434	870.005	973.631	1,089.562	1,219.285	1,364.441	1,526.943	1,708.770	1,912.225	2,139.907	2,396.854
$ 78,001 - $ 80,000	446.176	569.164	636.917	712.761	797.627	892.603	998.920	1,117.862	1,250.954	1,399.881	1,566.604	1,753.154	1,961.893	2,195.489	2,459.110

Table 7 – Reference Loss Cost

Age/Sum Insured Prior	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
$ 80,001 - $ 82,000	457.472	583.573	653.042	730.806	817.820	915.200	1,024.209	1,146.163	1,282.624	1,435.321	1,606.264	1,797.538	2,011.561	2,251.071	2,521.366
$ 82,001 - $ 84,000	468.768	597.982	669.166	748.850	838.013	937.798	1,049.498	1,174.463	1,314.294	1,470.761	1,645.925	1,841.921	2,061.229	2,306.653	2,583.622
$ 84,001 - $ 86,000	480.063	612.391	685.291	766.895	858.207	960.395	1,074.788	1,202.763	1,345.964	1,506.201	1,685.586	1,886.305	2,110.898	2,362.235	2,645.878
$ 86,001 - $ 88,000	491.359	626.800	701.415	784.939	878.400	982.993	1,100.077	1,231.064	1,377.633	1,541.641	1,725.247	1,930.688	2,160.566	2,417.816	2,708.134
$ 88,001 - $ 90,000	502.654	641.210	717.540	802.984	898.593	1,005.590	1,125.366	1,259.364	1,409.303	1,577.081	1,764.908	1,975.072	2,210.234	2,473.398	2,770.390
$ 90,001 - $ 92,000	513.950	655.619	733.664	821.028	918.786	1,028.188	1,150.655	1,287.664	1,440.973	1,612.521	1,804.569	2,019.456	2,259.902	2,528.980	2,832.646
$ 92,001 - $ 94,000	525.246	670.028	749.789	839.073	938.979	1,050.786	1,175.944	1,315.965	1,472.642	1,647.961	1,844.229	2,063.839	2,309.570	2,584.562	2,894.902
$ 94,001 - $ 96,000	536.541	684.437	765.913	857.118	959.172	1,073.383	1,201.233	1,344.265	1,504.312	1,683.401	1,883.890	2,108.223	2,359.238	2,640.144	2,957.158
$ 96,001 - $ 98,000	547.837	698.846	782.038	875.162	979.365	1,095.981	1,226.522	1,372.565	1,535.982	1,718.841	1,923.551	2,152.607	2,408.907	2,695.726	3,019.414
$ 98,001 - $ 100,000	559.132	713.256	798.162	893.207	999.558	1,118.578	1,251.811	1,400.866	1,567.652	1,754.281	1,963.212	2,196.990	2,458.575	2,751.308	3,081.670

Table 8 - Unadjusted Loss Costs and Relativities

		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Trip/Exchange Cancellation	(1)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Trip/Exchange Interruption – up to 100% of Sum Insured	(1)	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%	8.19%
Trip/Exchange Interruption – up to 125% of Sum Insured	(1)	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%
Trip/Exchange Interruption – up to 150% of Sum Insured	(1)	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%	10.33%
Trip/Exchange Interruption – up to 200% of Sum Insured	(1)	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%	11.59%
Trip/Exchange Interruption – up to 250% of Sum Insured	(1)	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%	12.28%
Trip/Exchange Interruption – Subsistence Allowance	(8)	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
Trip Delay – Subsistence Allowance	(4)	$0.1490	$0.1868	$0.2073	$0.2302	$0.2555	$0.2837	$0.3149	$0.3496	$0.3881	$0.4309	$0.4784	$0.5311	$0.5895	$0.6545	$0.7272
AD&D – Common Carrier (Air Only)	(2)	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035	$0.0035
AD&D	(2)	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044	$0.0044
Change of Mind Coverage	(3)	$0.2006	$0.2618	$0.2960	$0.3348	$0.3786	$0.4281	$0.4842	$0.5476	$0.6192	$0.7003	$0.7919	$0.8956	$1.0128	$1.1453	$1.2965
Trip/Exchange Interruption – Return Air Only	(3)	$0.0390	$0.0490	$0.0545	$0.0606	$0.0673	$0.0748	$0.0831	$0.0923	$0.1026	$0.1140	$0.1267	$0.1408	$0.1565	$0.1739	$0.1934
Hotel Overbooking	(5)	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%
Itinerary Change	(5)	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%
Missed connection	(5)	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Security Deposit Waiver	(5)	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%
Pet Care Home Alone Coverage	(6)	$0.04	$0.06	$0.07	$0.09	$0.10	$0.12	$0.15	$0.17	$0.21	$0.24	$0.29	$0.34	$0.41	$0.48	$0.57
Collision Damage Waiver/Renters Collision	(7)	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80	$2.80
Cancel for work reasons		$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114	$8.0114
Baggage Day		$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477	$0.2477
Trip Delay		$0.7242	$0.9841	$1.0659	$1.1234	$1.1567	$1.1658	$1.1506	$1.1113	$1.0477	$0.9599	$0.8478	$0.7115	$0.5510	$0.3663	$0.1555
Accident Medical/Expense		$0.2824	$0.4030	$0.4751	$0.5601	$0.6603	$0.7783	$0.9174	$1.0815	$1.2748	$1.5028	$1.7715	$2.0881	$2.4615	$2.9018	$3.4250
Sickness Medical Expense		$1.0503	$1.3515	$1.5185	$1.7061	$1.9169	$2.1538	$2.4199	$2.7189	$3.0548	$3.4323	$3.8563	$4.3328	$4.8681	$5.4696	$6.1511
Emergency Accident Medical Expense		$0.2259	$0.3224	$0.3801	$0.4481	$0.5282	$0.6226	$0.7339	$0.8652	$1.0198	$1.2022	$1.4172	$1.6705	$1.9692	$2.3214	$2.7400
Emergency Sickness Medical Expense		$0.8402	$1.0812	$1.2148	$1.3649	$1.5335	$1.7230	$1.9359	$2.1751	$2.4438	$2.7458	$3.0850	$3.4662	$3.8945	$4.3757	$4.9209
Emergency Evacuation		$0.4033	$0.6379	$0.7884	$0.9745	$1.2044	$1.4887	$1.8400	$2.2743	$2.8110	$3.4744	$4.2943	$5.3078	$6.5604	$8.1086	$10.0392
Security Coverage		$0.4033	$0.6379	$0.7884	$0.9745	$1.2044	$1.4887	$1.8400	$2.2743	$2.8110	$3.4744	$4.2943	$5.3078	$6.5604	$8.1086	$10.0392
Baggage/Personal effects		$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836	$0.7836
Baggage/Personal Effects (Business Equipment only)		$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702	$0.4702
Repatriation of Remains		$0.0290	$0.0459	$0.0568	$0.0702	$0.0867	$0.1072	$0.1325	$0.1637	$0.2024	$0.2502	$0.3092	$0.3822	$0.4723	$0.5838	$0.7228

Table 8 - Unadjusted Loss Costs and Relativities

	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Cancel for Any Reason - up 25% of Trip Cost Covered	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Cancel for Any Reason - up 50% of Trip Cost Covered	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Cancel for Any Reason - up 75% of Trip Cost Covered	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
Hazardous sports coverage	50.00%	60.00%	40.00%	30.00%	20.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%

(1) applied to Reference Loss Cost in Table 7

(2) per $1,000 Principal Sum

(3) per $100 maximum benefit

(4) per $100 daily benefit/$500 total max

(5) applied to maximum benefit

(6) per $25 daily benefit

(7) per day use with maximum and deductible table

(8) applied to Reference Loss Cost in Table 7, per $100 daily benefit

Table 9 – Collision Damage Waiver/Renters Collision Insurance Adjustment Factors

Limits								
Deductible	**$1,000**	**$2,500**	**$5,000**	**$10,000**	**$25,000**	**$40,000**	**$50,000**	**$75,000**
$0	0.480	0.661	0.805	0.931	1.000	1.035	1.051	1.060
$25	0.458	0.636	0.780	0.905	0.973	1.008	1.024	1.033
$50	0.436	0.611	0.754	0.879	0.946	0.981	0.997	1.006
$100	0.395	0.566	0.707	0.830	0.897	0.932	0.948	0.957
$250	0.305	0.462	0.599	0.718	0.782	0.817	0.833	0.842
$500	0.214	0.354	0.484	0.597	0.657	0.692	0.708	0.717
$1,000	0.136	0.248	0.364	0.468	0.520	0.555	0.571	0.580
$2,500	0.067	0.145	0.228	0.306	0.339	0.374	0.390	0.399

Table 10 – Emergency Evacuation - Hospital Choice Factors

Nearest Hospital	1.0000
Hospital of Choice	1.2826

Table 11 – Reserved for Future Use

Table 12 – Pre-Existing Conditions Coverage

Existing Medical Conditions covered if insurance purchased:	**Look Back Period**			
	60 days	**90 days**	**120 days**	**180 days**
within 24 hours of Initial Trip Deposit	1.05	1.00	0.98	0.95
within 7 days of Initial Trip Deposit	1.10	1.05	1.03	1.00
within 14 days of Initial Trip Deposit	1.15	1.10	1.08	1.05
on or before last payment	1.18	1.13	1.10	1.08
For Trip Not Waived	0.95	0.90	0.88	0.85

If pre-existing conditions are always covered use 1.25

Applies to the following coverages:

- Emergency Sickness Medical Sickness Medical Expense Emergency Evacuation
- Repatriation of Remains
- Trip Cancellation
- Trip Interruption
- Pet Care Home Alone

Table 13 – Reserved For Future Use

Table 14 – Adjustments for Excess Coverage

Trip Cancellation/Trip Interruption	0.980
Trip Delay	0.769
Medical Coverages	0.625
Emergency Evacuation	0.769
Baggage Delay	0.800
Baggage/Personal Effects	0.803
Lost Baggage	0.803
Baggage/Personal Effects - Business Equipment Only	0.803
Collision, Loss and Damage Coverage	0.463

Table 15 – Adjustments for Traveling Companion Coverage

Traveling Companion Coverage Included	1.000
Traveling Companion Coverage Not Included	0.900

Table 16 – Medical Maximum Benefit Period

AME Incurral Periods	AME Factor
26	0.75
52	0.90
104	1.10
156	1.17

Table 17 – Emergency Accident and Sickness Medical Expense Adjustment Factors

Limit	ILF
$10,000	0.802
$15,000	0.871
$25,000	0.944
$50,000	1.000
$75,000	1.053
$100,000	1.090
$150,000	1.138
$200,000	1.170
$250,000	1.193
$500,000	1.259

Table 18 – Dependent Children Factors

Coverage includes all accompanying children with purchase of adult policy	0.050
Coverage includes up to 1 child per adult	0.035
Coverage for children purchased separately	0.000

Table 19 – Emergency Evacuation and Security Coverage Adjustment Factors

Limit	ILF
$25,000	0.846
$50,000	1.000
$75,000	1.079
$100,000	1.134
$125,000	1.169
$150,000	1.201
$200,000	1.227
$250,000	1.240
$500,000	1.252
$1,000,000	1.258

Table 20 – Repatriation of Remains

Limit	ILF
$2,500	38.0%
$5,000	64.0%
$10,000	87.0%
$15,000	90.0%
$25,000	93.0%
$50,000	97.0%
$100,000	100.0%
$250,000	103.0%
$500,000	105.0%
$1,000,000	107.0%
Unlimited	110.0%

Table 21a – Baggage/Personal Effects Limits (Aggregate)

Limit	ILF
$250	1.000
$500	1.408
$750	1.595
$1,000	1.735
$1,250	1.931
$1,500	2.092
$1,750	2.353
$2,000	2.575
$2,250	2.776
$2,500	2.916
$3,000	2.987

Table 21b – Baggage/Personal Effects Limits (Per Item Limit)

Limit	ILF
100	0.749
250	1.000
500	1.188
750	1.343
1,000	1.464
1,500	1.732
2,000	1.944
2,500	2.141

Table 21c – Baggage/Personal Effects Limits (Combined Limit for High Value Items)

Limit	ILF
250	1.000
500	1.621
750	1.791
1000	2.173

Table 22 – Reserved for Future Use

Table 23 – Adjustments for Family Member Coverage

Family Member Coverage Included	1.000
Family Member Coverage Not Included	0.850

Table 24 – Trip Cancellation/Interruption Triggers (Including Example)

Part A. Trip Cancellation/Interruption as % of RLC				
Reason No.	**Reason**	**Yes/ No**	**% of RLC**	**End Factor**
A	**B**	**C**	**D**	**E**
Note:	Enter 1 in Column C if Column B contains valid reason for Trip Cancellation/Interruption, 0 otherwise			
1	Sickness, Accidental Injury or death of the Insured, [Traveling Companion], [or] [Family Member] [or Business Partner;] which results in medically imposed restrictions as certified by a Physician at the time of loss preventing your continued participation in the Trip. [A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date]. [(1) The Insured's or the Traveling Companion's Sickness or Injury. The severity or acuteness of the condition must be so disabling as to reasonably cause the Trip to be cancelled and a Physician has recommended that due to the severity of the condition it is Medically Necessary that the Insured or the Traveling Companion cancels the trip. The Insured or the Traveling Companion must be under the direct care and attendance of a Physician.] [(2) The Insured or the Traveling Companion's death.] [(3) The Insured or the Traveling Companion's spouse or child's Sickness or Injury. The severity or acuteness of his or her condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the Trip.] [(4) Death of the Insured or the Traveling Companion's legal spouse; child; son-in-law; daughter-in-law; sibling; parent; parent-in-law; or grandparents.] For all of the above situations, the incident that causes cancellation must occur within [30] days of the scheduled travel dates.]]		89.852%	89.852%

Part A. Trip Cancellation/Interruption as % of RLC				
Reason No.	**Reason**	**Yes/ No**	**% of RLC**	**End Factor**
A	**B**	**C**	**D**	**E**
Note:	Enter 1 in Column C if Column B contains valid reason for Trip Cancellation/Interruption, 0 otherwise			
2	The Insured [and/or] [Traveling Companion] being hijacked, quarantined [in the location where the Insured is intending to travel][at the Insured's or Traveling Companion's home], [required to serve on a jury], [subpoenaed],[required to appear as a witness in a legal action, provided the Insured [a Traveling Companion] is not a [party to the legal action][or][appearing as a law enforcement officer] [the victim of felonious assault within [10] days of departure]; [or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster;]; [or burglary of his/her principal place of residence within [10] days of departure.]		0.486%	0.486%
3	The Insured or Traveling Companion being [directly involved in] [indirectly involved in] [or] [delayed due to] a traffic accident substantiated by a police report, while en route to departure].		0.065%	0.065%
4	The death or hospitalization of the Insured's Host at Destination;]		0.351%	0.351%
5	If within [45 days] of the departure of an Insured, a politically motivated Terrorist Attack occurs within [a [50 mile] radius of] the territorial limits of the city listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage.][This coverage only applies if the protection plan was purchased within [15] calendar days of initial Trip payment.]		3.225%	0.000%
6	The Insured's Traveling Companion or Family Member, who are military personnel, and are called to emergency duty for a natural disaster other than war] [Military duty (if within [30] days of departure, the Insured has his/her leave revoked or the Insured is reassigned.]] [(g) the Insured or Traveling Companion being called into active military service by having his/her leave revoked. Coverage does not apply if leave is revoked within [7] days of departure] [The Insured or a Traveling Companion, who are on active military duty in the United States Armed Forces: has their personal leave revoked within 10 days prior to the departure date (as long as such revocation is in writing by a superior officer and is not due to war-related situations, invocation of the War Powers Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action); or are personally reassigned within 10 days prior to the departure date, whether temporary or permanent.		0.119%	0.119%
7	Strike that causes complete cessation of services for at least [48] consecutive hours.]		0.049%	0.000%
8	Weather [at the departure site] which causes complete cessation of services [of the Common Carrier] [for at least [48] consecutive hours] [and prevents the Insured from reaching their destination].]		0.827%	0.827%
9	Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than [14 days] following the Insured's Effective Date. [Coverage is not provided for the Bankruptcy or Default of the travel agent or Travel Supplier that solicited this protection plan and from whom the Insured purchased their Land/Sea Arrangements] [The Insured's Scheduled Departure Date must be no more than [15] months beyond the Insured's Effective Date. Benefits will be paid due to Bankruptcy or 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 the Insured to transfer to another airline in order to get to the Insured's intended destination.] [This coverage only applies if the protection plan was purchased within [15] calendar days of initial Trip payment.]		4.838%	4.838%
10	An Insured is terminated or laid off from employment subject to [five] years of continuous employment at the place of employment where terminated.]		0.145%	0.145%
11	Natural Disaster or documented man-made disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable [limited to the cost of the airfare of the Insured's Covered Trip.]]		0.043%	0.043%
12	A cancellation of the Insured's Covered Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose [50%] or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay Benefit;]]		0.250%	0.250%
13	[Adverse weather] [or] [natural disasters] [or] [Terrorist Attacks] resulting in the complete cessation of travel services.]		0.250%	0.250%
14	Adverse weather or natural disaster resulting in the obstruction of public roadways, or curtailment of public transportation, which prevents the Insured's ability to arrive at their Land/Sea Arrangements.]		0.250%	0.250%

Part A. Trip Cancellation/Interruption as % of RLC				
Reason No.	**Reason**	**Yes/ No**	**% of RLC**	**End Factor**
A	**B**	**C**	**D**	**E**
Note:	Enter 1 in Column C if Column B contains valid reason for Trip Cancellation/Interruption, 0 otherwise			
15	Mandatory evacuation ordered by local authorities at the Insured's final destination due to hurricane or other natural disaster. The Insured must have [four (4)] days or [50%] of their total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip.] [The Company will not pay any benefits for property that is accessible or habitable for [more than [48 hours] [50% of the Insured's trip length]] [any time during the evacuation period.] [The Company will not pay any benefits if the Insured has more than [48 hours] remaining of their Trip at the time the evacuation is lifted. [This benefit only applies if purchased within [7 days] [24 hours] of the initial trip payment.] [This benefit is subject to a [$100] deductible.] [The maximum limit of coverage payable will be the lesser of [$1,000 per person or 50% of the Insured's trip cost.]		0.250%	0.000%
16	Hurricane warning causing cancellation of travel. Claims are not payable if a hurricane is foreseeable prior to an Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Insurer will not pay any benefits [14] calendar days after the incident occurs. [In order to cancel or interrupt the Insured's trip, he/she must have [4] days or [50%] of his/her total Trip length remaining or less.] [This benefit only applies if purchased within [7] [days] [24 hours] of the initial trip payment]. [This benefit is subject to a [$100] deductible.] [The Maximum Limit of coverage payable will be the lesser of [$1000 per person or 50% of the Insured's trip cost.]		1.803%	0.000%
17	Named hurricane causing cancellation of travel to the Insured's destination that is uninhabitable for the greater of: (1) 4 days or (2) 50% of the Insured's trip length. The Company will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes the Insured's destination accommodation uninhabitable. An Insured's destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than 14 days after the effective date of the Insured's Trip Cancellation coverage. [This coverage applies only if insurance was purchased within [15] calendar days of initial Trip payment.]		0.362%	0.362%
18	a documented theft of passports or visas]		0.250%	0.250%
19	a road closure causing a delay in reaching the Insured's destination for at least [12] hours.		0.250%	0.250%
20	Documented theft of an Insured's automobile results in an Insured's inability to take their Trip.		0.250%	0.000%
21	The Insured's normal pregnancy as long as the pregnancy occurs after the Insured's effective date of coverage and can be verified by medical records]		0.250%	0.000%
22	The Insured will be attending a Family Member's childbirth as long as the pregnancy occurs after the Insured's effective date of coverage and can be verified by medical records.		0.250%	0.000%
23	The Insured or a Traveling Companion become legally separated or divorced after the purchase of insurance and prior to the departure date, [provided that the insurance was purchased within 14 calendar days of the initial Trip deposit or payment.]		0.250%	0.000%
24	The primary or secondary school where the Insured or Traveling Companion attend(s) must extend its operating session beyond the pre-defined school year, due to Unforeseen events commencing during the policy effective period, and the travel dates for the Covered Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;]		0.250%	0.000%
25	the Company will pay up to $50 per day, up to a maximum of $300 for the cost of transport organized by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross- country skiing) in the Insured's resort and it is not possible to ski. The cover only applies to the resort which the Insured has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort but not exceeding the pre-booked period of the Insured's Trip.		0.250%	0.000%
26	loss or theft of the Insured's ski pass.		0.250%	0.250%

Part A. Trip Cancellation/Interruption as % of RLC				
Reason No.	**Reason**	**Yes/ No**	**% of RLC**	**End Factor**
A	**B**	**C**	**D**	**E**
Note:	Enter 1 in Column C if Column B contains valid reason for Trip Cancellation/Interruption, 0 otherwise			
27	Lack of snow fall or adverse weather in the pre-booked Winter Sports resort if there is no alternative Winter Sports facility available, which results in the inability to ski for at least 12 hours. A benefit will be paid for each full 24-hour period in which the Insured is unable to ski, up to the maximum as shown in the Schedule of Benefits. The Insured must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in the resort and the reason for the closure. The resort must have at least 75% of trails closed from lack of snow, severe weather or trail conditions, or Natural Disaster. [This coverage is only available if the Insured purchases the insurance at least [thirty days] prior to their departure date. Coverage is only available If the ski resort has snow makers and is more than 3, 000 feet above sea level, or if the ski resort does not have snow makers and is more than 4,500 feet above sea level. This coverage is available from December 15 through March 30 for ski resorts in the Northern Hemisphere and June 15 through September 30 for ski resorts in the Southern Hemisphere.]		0.250%	0.250%
28	A serious Injury incurred by the Insured that causes them to be medically unable to continue their activity. An actual examination by a Physician must take place and the Physician must advise the Insured to discontinue the activity.]		0.250%	0.250%
	End Factor	99.088%		

Part B. Trip Cancellation/Interruption Triggers as Flat Fee				
Reason No.	**Reason**	**Yes/No**	**Flat Fee**	**End Factor**
A	B	C	D	E
1	Work - related triggers: (1) A transfer of the Insured by the employer with whom the Insured is employed on their Effective Date which requires his/her principal residence to be relocated; (2) An Insured is terminated or laid off from employment subject to [five] years of continuous employment at the place of employment where terminated.] (3) The Insured or a Traveling Companion are required to work during the scheduled Trip. The Insured or Traveling Companion must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of the Insured's or Traveling Companion's employer. (4) The Insured's company is directly involved in a merger or acquisition. The Insured must be an active employee of the company that is merging and the Insured must be directly involved in such an event.] (5) The Insured's business operations are interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy or financial default		$24.00	$24.00
	End Flat Fee	$24.00		

Table 25 – Reserved for Future Use

Table 26a – Trip Delay Coverage Factors (Daily and Aggregate Limit)

Daily Limit	Aggregate Limit									
	$200	**$250**	**$500**	**$600**	**$750**	**$1,000**	**$1,250**	**$1,500**	**$1,750**	**$2,000**
$50	0.250	0.287	0.409	0.440	0.477	0.519	0.541	0.557	0.565	0.570
$100	0.433	0.498	0.710	0.763	0.826	0.899	0.938	0.965	0.979	0.988
$150	0.524	0.603	0.859	0.923	1.000	1.089	1.136	1.168	1.185	1.197
$200	0.647	0.744	1.061	1.140	1.235	1.345	1.402	1.442	1.463	1.477
$250	0.757	0.871	1.242	1.335	1.445	1.574	1.641	1.688	1.712	1.730
$300	0.866	0.996	1.419	1.525	1.652	1.799	1.876	1.929	1.957	1.977
$500	1.277	1.469	2.092	2.249	2.436	2.653	2.766	2.845	2.886	2.915
$1,000	1.577	1.814	2.585	2.778	3.009	3.277	3.417	3.514	3.565	3.601

Table 26b – Trip Delay Period

Hours	ILF
3	1.258
6	1.000
9	0.820
12	0.616

Table 27a – Baggage Delay Coverage Factors (Daily and Aggregate Limit)

Daily Limit	Aggregate Limit							
	$100	**$200**	**$250**	**$300**	**$400**	**$500**	**$750**	**$1,000**
$50	0.235	0.399	0.461	0.511	0.602	0.665	0.772	0.832
$100	0.274	0.466	0.538	0.596	0.703	0.776	0.901	0.971
$150	0.313	0.533	0.616	0.682	0.804	0.888	1.031	1.111
$200	0.353	0.601	0.693	0.768	0.905	1.000	1.161	1.251
$250	0.395	0.673	0.777	0.861	1.014	1.120	1.301	1.402
$300	0.433	0.737	0.851	0.943	1.111	1.227	1.425	1.535
$500	0.508	0.865	0.998	1.107	1.304	1.440	1.672	1.802

Table 27b – Baggage Delay Period

Hours	ILF
3	3.212
6	2.200
9	1.888
12	1.550
24	1.000

Table 28a – Destination Factors

A	B	C
Destinations	**% of Travel**	**Factor**
Africa, Antarctica, Central America		0.250
South America, Middle East, Mexico, Other Pacific Islands		0.100
All Other		0.000

Table 28b – Destination Factors Example

A	B	C
Destinations	**% of Travel**	**Factor**
Africa, Antarctica, Central America	4%	0.250
South America, Middle East, Mexico, Other Pacific Islands	40%	0.100
All Other	56%	0.000
	Final Factor	**0.050**

Table 29 – Type of Travel

Air/Land - Escorted	0.000
Air/Land - Not Escorted	0.200
Cruise	-0.150

Table 30 – Average Trip Length (days)

Trip Length	Factor
0-1	-0.2576
2-4	-0.1527
5-5	-0.1095
6-6	-0.0419
7-7	0.0000
8-8	0.0380
9-9	0.0915
10-10	0.1572
11-11	0.2173
12-13	0.2633
14-14	0.3190
15-15	0.4057
16-21	0.5841
22-35	0.8077
36-42	1.2742
43-49	1.8091
50-58	2.3149
59-128	5.8391
129-177	7.9933
178+	11.238

Table 31 – Single or Multiple Destinations

Single Destination	0.000
Multiple Destinations	0.100

Rule 8.0 – Coverage Table

Benefit	W-077a	W-077b	W-077c
Trip Cancellation	N/A	100% of Trip Cost	N/A
CancelFlex	N/A	N/A	N/A
Trip Interruption	150% of Trip Cost	150% of Trip Cost	N/A
Emergency Accident & Sickness Medical Expense	$100,000	$100,000	$100,000
Emergency Evacuation & Repatriation of Remains	$500,000	$500,000	Emergency Med Evac - $500,000 Repat of Remains - $500,000
AD&D - 24 Hours	N/A	N/A	N/A
Baggage & Personal Effects	$1,500 $500 per item $500 combined max	$1,500 $500 per item $500 combined max	$1,500 $500 per item $500 combined max
Baggage Delay	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Missed Connection	$300 (3 hrs)	$300 (3 hrs)	$300 (3 hrs) Outward Journey Only
Political & Security Evacuation	N/A	N/A	N/A
Trip Delay	$2,000 ($250/day) (3 hrs)	$2,000 ($250/day) (3 hrs)	$2,000 ($250/day) (3 hrs)
Pre-Ex Waiver terms	Pre-Ex Not Waived	Pre-Ex Not Waived	Pre-Ex Not Waived
Pre-Ex Lookback period	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-078a	W-078b	W-079a	W-079c
Trip Cancellation	N/A	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
CancelFlex	N/A	N/A	N/A	60% of Trip Cost
Trip Interruption	N/A	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	N/A	$50,000	$10,000	$10,000
Emergency Evacuation & Repatriation of Remains	$50,000	$100,000	$50,000	$50,000
AD&D - 24 Hours	N/A	$25,000	$30,000	$30,000
Baggage & Personal Effects	N/A	$2,000 $300 per item $600 combined max	$1,500 $250 per item $500 combined max	$1,500 $250 per item $500 combined max
Baggage Delay	$100 (24 hrs)	$250 (12 hrs)	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Missed Connection	N/A	$1,000 (3 hrs)	N/A	N/A
Political & Security Evacuation	N/A	$100,000	N/A	N/A
Trip Delay	N/A	$2,000 ($300/day) (8 hrs)	$1,000 ($250/day) (12 hrs)	$1,000 ($250/day) (12 hrs)
Pre-Ex Waiver terms	N/A	21 days	14 days	Pre-Ex Waived
Pre-Ex Lookback period	N/A	180 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-080a	W-080b	W-080c	W-080d	W-080e
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	N/A
CancelFlex	N/A	N/A	75% of Non-Refundable Trip Cost	75% of Non-Refundable Trip Cost	N/A
Trip Interruption	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	N/A
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$50,000	$50,000	$10,000
Emergency Evacuation & Repatriation of Remains	$100,000	$100,000	$100,000	$100,000	$50,000
AD&D - 24 Hours	$25,000	$25,000	$25,000	$25,000	$10,000
Baggage & Personal Effects	$3,000 $500 per item $1,000 combined max	$3,000 $500 per item $1,000 combined max	$3,000 $500 per item $1,000 combined max	$3,000 $500 per item $1,000 combined max	N/A
Baggage Delay	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$100 (24 hrs) Outward Journey Only
Trip Delay	$2,000 ($500/day) (6 hrs)	$2,000 ($500/day) (6 hrs)	$2,000 ($500/day) (6 hrs)	$2,000 ($500/day) (6 hrs)	N/A
Pre-Ex Waiver terms	14 days	14 days	14 days	14 days	N/A
Pre-Ex Lookback period	60 days	60 days	60 days	60 days	N/A

Rule 8.0 – Coverage Table

Benefit	W-081	W-082a-c	W-083a	W-083b	W-084a
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	N/A
CancelFlex	N/A	N/A	N/A	75% of Non-Refundable Trip Cost	N/A
Trip Interruption	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	Air Ticket Cost
Emergency Accident & Sickness Medical Expense	$20,000	$25,000	$50,000	$50,000	N/A
Emergency Evacuation & Repatriation of Remains	$30,000	$100,000	250,000	$250,000	$100,000 Emergency Medical Evacuation $25,000 Repatriation of Remains
AD&D - 24 Hours	N/A	$25,000	$25,000	$25,000	$10,000 (24-Hr Other than Air Flight) $10,000 (Air Flight Only)
AD&D – Air Common Carrier	N/A	N/A	$100,000 Air Flight Only	$100,000 Air Flight Only	N/A
Baggage & Personal Effects	$3,000 $1,000 combined max	$2,000 $500 per item $500 combined max	$1,000 $250 per item- $500 combined max	$1,000 $250 per item $500 combined max	$500 $200 per item $500 combined max
Baggage Delay	$500 (24 hrs)	$500 (12 hrs) Outward Journey Only	N/A	N/A	$200 (12 hrs) Outward Journey Only
Trip Delay	$500 ($150/day) (6 hrs)	$600 ($200/day) (6 hrs)	$1,000 ($500/day) (6 hrs)	$1,000 ($500/day) (6 hrs)	N/A
Rental Car Damage	N/A	$25,000	N/A	N/A	N/A
Pre-Ex Waiver terms	Pre-Ex Not Waived	Before final payment	14 days	14 days	N/A
Pre-Ex Lookback period	60 days	60 days	60 days	60 days	N/A

Rule 8.0 – Coverage Table

Benefit	W-084b	W-084c	W-084d	W-085b	W-086b
Trip Cancellation	N/A	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Trip Interruption	Air Ticket Cost	100% of Trip Cost	100% of Trip Cost	150% of Trip Cost	150% of Trip Cost
Emergency Accident & Sickness Medical Expense	$75,000	N/A	N/A	$50,000	$50,000
Emergency Evacuation & Repatriation of Remains	$200,000 Emergency Medical Evacuation $25,000 Repatriation of Remains	N/A	N/A	$100,000	$100,000
AD&D - 24 Hours	$10,000 (24-Hr Other than Air Flight) $10,000 (Air Flight Only)	N/A	N/A	$25,000	$25,000
AD&D – Air Common Carrier	N/A	N/A	N/A	$100,000	$100,000
Baggage & Personal Effects	$1,000 $200 per item $500 combined max	N/A	N/A	$2,500 $250 per item $500 combined max	$2,500 $250 per item $500 combined max
Baggage Delay	$200 (12 hrs) Outward Journey Only	N/A	N/A	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Trip Delay	N/A	$2,000 ($400/day) (6 hrs)	$2,000 ($400/day) (6 hrs)	$1,500 ($150/day) (12 hrs)	$1,500 ($150/day) (12 hrs)
Pre-Ex Waiver terms	N/A	14 days	14 days	14 days	14 days
Pre-Ex Lookback period	N/A	60 days	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-087	W-088b	W-089	W-090	W-090b
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	N/A	100% of Trip Cost	N/A
Trip Interruption	150% of Trip Cost	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	N/A
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$50,000	$10,000	$25,000
Emergency Evacuation & Repatriation of Remains	$100,000	$100,000	$100,000	$25,000 Emerg Med Evac $25,000 Repat of Remains	$50,000
AD&D - 24 Hours	$25,000	$25,000	$25,000	N/A	N/A
AD&D – Air Common Carrier	$100,000	$100,000	$100,000	N/A	N/A
Baggage & Personal Effects	$2,500 $250 per item $500 combined max	$2,500	$2,500- $250 per item- $500 combined max	$1,000	$1,500 per item
Baggage Delay	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Trip Delay	$1,500 ($150/day) (12 hrs)	$3,000 ($300/day) (12 hrs)	$1,500 ($150/day) (12 hrs)	$500 ($150/day) (6 hrs)	$1,000 ($250/day) (6 hrs)
Pre-Ex Waiver terms	14 days	2 days	14 days	Pre-Ex Not Waived	Pre-Ex Not Waived
Pre-Ex Lookback period	60 days	60 days	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-091a	W-091b	W-092a	W-092c	W-093a
Trip Cancellation	N/A	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Trip Interruption	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$50,000	$50,000	$50,000
Emergency Evacuation & Repatriation of Remains	$100,000	$100,000	$50,000	$250,000	$75,000
AD&D - 24 Hours	N/A	N/A	N/A	$25,000	N/A
Baggage & Personal Effects	$3,000	$3,000	$1,500- $250 per item- $500 combined max	$3,000- $250 per item- $500 combined max	$1,500- $250 per item- $500 combined max
Baggage Delay	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$1,000 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Missed Connection	N/A	N/A	$1,000 ($200/day) (3 hrs)	$1,000 ($200/day) (3 hrs)	$1,000 ($200/day) (3 hrs)
Trip Delay	$1,000 ($100/day) (6 hrs)	$1,000 ($100/day) (6 hrs)	$1,000 (12 hrs)	$1,500 (12 hrs)	$1000 (12 hrs)
Pre-Ex Waiver terms	14 days	14 days	Pre-Ex Not Waived	Pre-Ex Not Waived	15 days
Pre-Ex Lookback period	60 days	60 days	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-093b	W-093c	W-094a	W-095a	W-095b
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
CancelFlex	75% of Non-Refundable Trip Cost	N/A	N/A	N/A	Up to 75% of Non-Refundable TC
Trip Interruption	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$50,000	$50,000	$50,000
Emergency Evacuation & Repatriation of Remains	$75,000	$250,000	$150,000	$250,000	$500,000
AD&D - 24 Hours	N/A	$25,000	N/A	N/A	N/A
Baggage & Personal Effects	$1,500- $250 per item- $500 combined max	$3,000- $250 per item- $500 combined max	$1,500- $250 per item- $500 combined max	$1,500 $250 per item $600 combined max	$1,500 $250 per item $600 combined max
Baggage Delay	$500 (24 hrs) Outward Journey Only	$1,000 (24 hrs) Outward Journey Only	$500 ($100/day) (24 hrs) Outward Journey Only	$200 (24 hrs)	$500 (24 hrs)
Missed Connection	$1,000 ($200/day) (3 hrs)	$1,000 ($200/day) (3 hrs)	N/A	$500 (3 hrs)	$500 (3 hrs)
Political & Security Evacuation	N/A	N/A	N/A	$25,000	$25,000
Trip Delay	$1,000 (12 hrs)	$1,500 (12 hrs)	$1,000 ($200/day) (12 hrs)	$1,000 (6 hrs) ($200/day)	$1,000 (6 hrs) ($200/day)
Pre-Ex Waiver terms	7 days	15 days	14 days	before final payment	21 days
Pre-Ex Lookback period	60 days	60 days	60 days	120 days	120 days
Primary or Excess	N/A	N/A	N/A	Excess	Excess

Rule 8.0 – Coverage Table

Benefit	W-096	W-097	W-098	W-099a	W-099b
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Trip Interruption	150% of Trip Cost	150% of Trip Cost	150% of Trip Cost	$750 Return Flight Cost	N/A
Trip Interruption – Return Air Only	N/A	N/A	N/A	$750	$750
Emergency Accident & Sickness Medical Expense	$25,000	$50,000	$75,000	$25,000	$35,000
Emergency Evacuation & Repatriation of Remains	$250,000	$250,000	$1,000,000	$150,000	$500,000
AD&D - 24 Hours	$25,000	$10,000	$25,000	$25,000	$25,000
AD&D – Air Common Carrier	N/A	N/A	$50,000	N/A	N/A
Baggage & Personal Effects	$1,000 $300 per item $600 combined max	$1,500 $300 per item $600 combined max	$2,500 $300 per item $600 combined max	$750 $250 per item $500 combined max	$1,000 $250 per item $500 combined max
Baggage Delay	$500 (24 hrs)	$250 (12 hrs)	$600 (12 hrs)	$200 (24 hrs)	$250 (24 hrs)
Missed Connection	$750 (3 hrs)	$1,500 (3 hrs)	$1,000 (12 hrs)	$500 (3 hrs)	$500 (3 hrs)
Political & Security Evacuation	N/A	$25,000	$100,000	$25,000	$50,000
Trip Delay	$2,000 (6 hrs) ($200/day)	$2,000 (6 hrs) ($250/day)	$1,000 (5 hrs) ($150/day)	$500 (5 hrs) ($100/day)	$1,000 (5 hrs) ($100/day)
Rental Car Damage	N/A	N/A	$50,000	$25,000/$500 deductible (Optional Upgrade)	$25,000/$500 deductible
Pre-Ex Waiver terms	14 days	21 days	14 days	21 days	21 days
Pre-Ex Lookback period	120 days	60 days	90 days	60 days	60 days
Primary or Excess	N/A	N/A	Excess except for Missed Connection or required by law	N/A	N/A

Rule 8.0 – Coverage Table

Benefit	W-100a	W-100b	W-101
Trip Cancellation	Air Ticket Cost	N/A	100% of Trip Cost
CancelFlex	N/A	N/A	75% of Non-Refundable Trip Cost (Optional)
Trip Interruption	Air Ticket Cost	N/A	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	$50,000	N/A	$25,000
Emergency Evacuation & Repatriation of Remains	$150,000	$50,000	$50,000
AD&D - 24 Hours	$10,000	N/A	$25,000
Baggage & Personal Effects	$1,000 $250 per item $500 combined max	$100 per item	$1,000 $300 per item $600 combined max
Baggage Delay	$300 (24 hrs) Outward Journey Only	N/A	$500 (12 hrs)
Missed Connection	N/A	N/A	$750 (3 hrs)
Political & Security Evacuation	$100,000	N/A	N/A
Trip Delay	$2,500 ($200/day) (12 hrs)	N/A	$750 (12 hrs)
Pre-Ex Waiver terms	14 days	N/A	7 days
Pre-Ex Lookback period	120 days	N/A	60 days

Rule 8.0 – Coverage Table

Benefit	W-102	W-103a	W-103b	W-103c
Trip Cancellation	100% of Trip Cost	Not Offered	Not Offered	Not Offered
Trip Interruption	150% of Trip Cost	N/A	N/A	N/A
Emergency Accident & Sickness Medical Expense	$50,000	$25,000	$50,000	$75,000
Emergency Evacuation & Repatriation of Remains	$250,000	$50,000/$25,000 Hospital of Choice	$300,000/$25,000 Hospital of Choice	$500,000/$25,000 Hospital of Choice
AD&D - 24 Hours	N/A	$15,000	$15,000	$15,000
Baggage & Personal Effects	$2,500 $300 per item $600 combined max	$500 $300 per item max combined $500	1,000 $300 per item max combined $600	$2,000 $300 per item max combined $600
Baggage Delay	$500 ($250/day) (12 hrs) Outward Journey Only	$50 (24 hrs)	$100 (24 hrs)	$200 (24 hrs)
Missed Connection	$500 (3 hrs) Outward Journey Only	$500 (3 hrs) Outward Journey Only	$500 (3 hrs) Outward Journey Only delay	$500 (3 hrs) Outward Journey Only delay
Political & Security Evacuation	N/A	$100,000	$100,000	$100,000
Trip Delay	$750 (5 hrs) ($200/day)	$100 (12 hrs)	$300 (12 hrs)	$2,000 (12 hrs) ($250/day)
Sports Coverage	N/A	N/A	N/A	N/A
Pre-Ex Waiver terms	14 days	Pre-Ex Not Waived	Pre-Ex Not Waived	Pre-Ex Not Waived
Pre-Ex Lookback period	120 days	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-103d	W-104	W-105	W-106	W-107
Trip Cancellation	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Trip Interruption	100% of Trip Cost	150% of Trip Cost	150% of Trip Cost	150% of Trip Cost	150% of Trip Cost
Emergency Accident & Sickness Medical Expense	N/A	N/A	$50,000	$50,000	$50,000
Emergency Evacuation & Repatriation of Remains	N/A	$250,000	$100,000	$150,000	$150,000
AD&D - 24 Hours	N/A	$25,000	$25,000	$10,000	$10,000
Baggage & Personal Effects	N/A	$1,000 $300 per item $600 combined max	$2,000 $300 per item $600 combined max	$2,000 $250 per item $500 combined max	$2,000 $300 per item $600 combined max
Baggage Delay	N/A	$250 (12 hrs)	$750 ($250/day) (12 hrs)	$600 ($200/day) (12 hrs)	$750 (12 hrs)
Missed Connection	N/A	$750 (3 hrs)	$750 (3 hrs)	$1,000 (3 hrs)	$1,000 (3 hrs)
Political & Security Evacuation	N/A	$25,000	$25,000	$25,000	$25,000
Trip Delay	N/A	$750 ($300/day) (5 hrs)	$750 ($150/day) (8 hrs)	$1,500 ($250/day) (6 hrs)	$1,500 ($250/day) (8 hrs)
Pre-Ex Waiver terms	14 days	21 days	21 days	14 days	14 days
Pre-Ex Lookback period	60 days	120 days	60 days	90 days	120 days

Rule 8.0 – Coverage Table

Benefit	W-108a	W-108b	W-109	W-110a	W-110b
Trip Cancellation	100% of Trip Cost	N/A	100% of Trip Cost	N/A	100% of Trip Cost
Trip Interruption	100% of Trip Cost	N/A	150% of Trip Cost	150% of Trip Cost	150% of Trip Cost
Emergency Accident & Sickness Medical Expense	$20,000	N/A	$50,000	$50,000	N/A
Emergency Evacuation & Repatriation of Remains	N/A	$250,000	$100,000	Emergency Med Evac - $250,000 Repat of Remains - $50,000	N/A
AD&D - 24 Hours	N/A	N/A	$25,000	N/A	N/A
Baggage & Personal Effects	$3,000 $250 per item $1000 combined max	$100	$1,500 $500 per item $500 combined max	$1,500 $250 per item $400 combined max	$1,500 $250 per item $400 combined max
Baggage Delay	$1,000 (24 hrs)	N/A	$250 (12 hrs)	$500 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Missed Connection	N/A	N/A	$200 (3 hrs)	N/A	N/A
Trip Delay	$1,000 ($250/day) (12 hrs)	$2,000 ($250/day) (12 hrs)	$2,000 ($150/day) (8 hrs)	$1,000 (3 hrs)	$1,000 (3 hrs)
Sports Equipment Rental	N/A	N/A	$200	N/A	N/A
License Fee Refund	N/A	N/A	$250	N/A	N/A
Pre-Ex Waiver terms	Pre-Ex Not Waived	N/A	21 days	Pre-Ex Not Waived	Pre-Ex Not Waived
Pre-Ex Lookback period	60 days		180 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-110c	W-111	W-112	W-113a	W-113b
Trip Cancellation	N/A	100% of Trip Cost	100% of Trip Cost	$5,000 per person Independent Air	100% of Trip Cost
Trip Interruption	N/A	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$50,000	$50,000	N/A
Emergency Evacuation & Repatriation of Remains	Emergency Med Evac - $250,000 Repat of Remains - $50,000	Emergency Med Evac - $250,000 Repat of Remains - $50,000	Emergency Med Evac - $250,000 Repat of Remains - $50,000	$300,000	N/A
AD&D - 24 Hours	N/A	N/A	N/A	$25,000	N/A
AD&D – Air Common Carrier	N/A	N/A	N/A	$100,000	N/A
Baggage & Personal Effects	$1,500 $250 per item $400 combined max	$3,000 $250 per item $500 combined max	$3,000 $250 per item $500 combined max	$2,500 $300 per item $600 combined max	$2,500 $300 per item $600 combined max
Baggage Delay	$500 (24 hrs) Outward Journey Only	$1,000 (24 hrs) Outward Journey Only	$1,000 (24 hrs) Outward Journey Only	$250 (24 hrs) Outward Journey Only	$250 (24 hrs) Outward Journey Only
Missed Connection	N/A	N/A	N/A	$1,000 (3 hrs) Outward Journey Only	$1,000 (3 hrs) Outward Journey Only
Political & Security Evacuation	N/A	N/A	N/A	$25,000	$25,000
Trip Delay	$1,000 (3 hrs)	$1,000 (3 hrs)	$1,000 (3 hrs)	$3,000 ($300/day) (12 hrs)	$3,000 ($300/day) (12 hrs)
Pre-Ex Waiver terms	Pre-Ex Not Waived	Pre-Ex Not Waived	Pre-Ex Not Waived	14 days	14 days
Pre-Ex Lookback period	60 days	60 days	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-114a	W-114b	W-115	W-116a	W-116b
Trip Cancellation	$5,000 per person Independent Air	100% of Trip Cost	100% of Trip Cost	100% of Air Ticket Cost	100% of Air Ticket Cost
Trip Interruption	100% of Trip Cost	100% of Trip Cost	100% of Trip Cost	100% of Air Ticket Cost	100% of Air Ticket Cost
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$10,000	N/A	$10,000
Emergency Evacuation & Repatriation of Remains	$300,000	N/A	$25,000	N/A	$100,000
AD&D - 24 Hours	$25,000	$25,000	N/A	$10,000	$10,000
AD&D – Air Common Carrier	$100,000	$100,000	N/A	N/A	N/A
Baggage & Personal Effects	$2,500 $300 per item $600 combined max	$2,500 $300 per item $600 combined max	$750	$500 $250 per item $500 combined max	$1,000 $250 per item $500 combined max
Baggage Delay	$250 (24 hrs) Outward Journey Only	$250 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only	$250 (24 hrs) Outward Journey Only	$500 (24 hrs) Outward Journey Only
Missed Connection	$1,000 (3 hrs) Outward Journey Only	$1,000 (3 hrs) Outward Journey Only	N/A	$200 (3 hrs) Outward & Inward Journey	$200 (3 hrs) Outward & Inward Journey
Political & Security Evacuation	$25,000	$25,000	N/A	N/A	N/A
Trip Delay	$3,000 ($300/day) (12 hrs)	$3,000 ($300/day) (12 hrs)	$500 ($150/day) (6 hrs)	$400 ($200/day) (6 hrs)	$750 ($300/day) (6 hrs)
Pre-Ex Waiver terms	14 days	14 days	Pre-Ex Not Waived	15 days	15 days
Pre-Ex Lookback period	60 days	60 days	60 days	60 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-117	W-118	W-119	W-120
Trip Cancellation	100% of Trip Cost	N/A	100% of Trip Cost	100% of Trip Cost
Trip Interruption	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	$50,000	$50,000	$50,000	$50,000
Emergency Evacuation & Repatriation of Remains	$250,000	$100,000	$100,000	$500,000
AD&D - 24 Hours	$10,000	$25,000	$25,000	$25,000
AD&D – Air Common Carrier	N/A	$100,000	N/A	N/A
Baggage & Personal Effects	$1,500 $300 per item $600 combined max	$2,500 $250 per item $500 combined max	$1,000 per item $300 $600 combined max	$1,000- $300 per item- $600 combined max
Baggage Delay	$250 (12 hrs) Outward & Inward Journey	$500 (24 hrs)	$250 (12 hrs) Outward Journey Only	$250 (24 hrs) Outward Journey Only
Missed Connection	$1,500 (3 hrs) Outward & Inward Journey	N/A	$1,000 (3 hrs) Outward Journey Only	$1,000 (3 hrs) Outward Journey Only
Political & Security Evacuation	$25,000	N/A	$100,000	$100,000
Trip Delay	$2,000 ($250/day) (6 hrs)	$1,500 ($150/day) (12 hrs)	$1,500 ($150/day) (8 hrs)	$1,000 (12 hrs)
Pre-Ex Waiver terms	21 days	14 days	21 days	14 days
Pre-Ex Lookback period	60 days	60 days	180 days	60 days

Rule 8.0 – Coverage Table

Benefit	W-121a	W-121b	W-122a	W-122b	W-122c	W-122d
Trip Cancellation	100% of Trip Cost	N/A	Not Offered	Not Offered	100% of Trip Cost	100% of Trip Cost
Trip Interruption	100% of Trip Cost	N/A	$1,000	$1,000	100% of Trip Cost	100% of Trip Cost
Emergency Accident & Sickness Medical Expense	$50,000	N/A	$25,000	$50,000	$50,000	$50,000
Emergency Evacuation & Repatriation of Remains	$500,000	$250,000	Included in Emergency Accident and Sickness	Included in Emergency Accident and Sickness	$100,000	$100,000
AD&D - 24 Hours	$25,000	N/A	N/A	N/A	N/A	N/A
Baggage & Personal Effects	$1,000 total limit $300 per item $600 combined max	$100	$1,000 $300 per item $600 combined max	$1,000 $300 per item $600 combined max	$1,500 $300 per item $600 combined max	$1,500 $300 per item $600 combined max
Baggage Delay	$250 (24 hrs)	N/A	$300 (12 hrs)	$300 (12 hrs)	$300 (12 hrs)	$300 (12 hrs)
Missed Connection	$1,000 (3 hrs)	N/A	$1,000 (3 hrs)	$1,000 (3 hrs)	$1,000 (3 hrs)	$1,000 (3 hrs)
Political & Security Evacuation	$100,000	N/A	N/A	N/A	N/A	N/A
Trip Delay	$1,000 (12 hrs)	N/A	$300 (8 hrs) ($150/day)	$2,000 (8 hrs) ($150/day)	$1,000 (8 hrs) ($200/day)	$1,000 (8 hrs) ($200/day)
Sports Coverage	N/A	N/A	N/A	N/A	$1,000	$1,000
Pre-Ex Waiver terms	14 days	N/A	14 days	14 days	14 days	14 days

Rule 9.0 – Larger Levels of Exposure

When the exposure exceeds the largest exposure amount indicated in the rate tables, rates may be determined by applying the highest band rate or by linearly extrapolating the rate relationship established by the highest exposure bands. Any such rates shall be subject to underwriting review and approval.