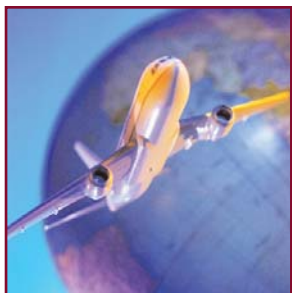


Single Trip "Lite"

Cancellation Option



Single Trip "Lite" provides coverage for those unforeseen circumstances that may force the cancellation of your travel plans. Help protect against cancellation penalties and other non-refundable fees in the event a covered illness, injury, death, bankruptcy, terrorist incident, natural disaster, job loss and more prevent your departure. The program also provides benefits for a travel delay or a baggage delay as well as 24/7 emergency travel assistance services.

Trip Cancellation

The amount of your trip up to US\$20,000 per insured traveler

Covers loss of non-refundable, unused payments and deposits paid for a trip up to the amount of the trip itinerary insured if your trip is cancelled as a result of any of the following events:

- Your illness, injury or death, or that of a family member, a business partner, a travel companion, or a travel companion's family member
- Bankruptcy or financial default of the travel supplier
- A terrorist incident
- Organized labor strike
- Natural disaster or bad weather resulting in the cessation of the travel supplier's services
- Hijacking
- Medical quarantine
- Jury duty
- Your home or that of a travel companion made uninhabitable by fire, windstorm, vandalism, or flood
- Your auto accident or that of your travel companion on the way to the scheduled departure point
- Cancelled leave for you or your travel companion if you are on active duty for the military, police or firefighters
- Job termination or layoff



Travel Delay

Including missed connections for cruises up to \$500 per insured traveler

The plan will pay for additional reasonable traveling expenses, if they are not otherwise paid by a travel supplier or common carrier, when your trip is delayed for at least 24 hours due to:

- Travel supplier delay
- Lost or stolen passport, travel documents, or money
- Medical quarantine
- Natural disaster
- Job termination or layoff
- Your injury or illness or that of your travel companion
- Missed cruise departures because of flight delay due to bad weather





Baggage Delay

Up to \$100 per insured person

If your checked baggage is delayed by a common carrier for more than 24 hours from the actual arrival time at your final destination, the plan will reimburse incurred expenses for reasonable additional clothing and essential personal items you buy.

Exclusions

We will not pay for any illness, injury or loss caused by or as a result of:

- A pre-existing condition, except as waived by us under the terms of the policy
- War or any act of war (whether declared or undeclared), civil disturbance, riot or insurrection
- Serving in one of the armed forces of any country or international authority
- Operating, learning to operate, piloting or riding in or on any aircraft or flying device, other than riding as a passenger in a licensed commercial aircraft
- Suicide or attempted suicide, while sane, intentionally self-inflicted injury or illness
- Being under the influence of any intoxicant, drug or narcotic unless prescribed by a physician
- Training, practicing or participating in any motorsport or motor racing
- Parachuting, hang gliding, parasailing, hot air ballooning, scuba diving below 135 feet or any type of scuba diving without the proper diving training and certification from a professional organization, rock or mountain climbing, or hunting
- Pregnancy or childbirth when you are expected to give birth within two months from the date of your trip or an elective abortion
- Traveling against the advice of a physician, traveling while on a waiting list for inpatient hospital or clinic treatment, or traveling for the purpose of obtaining medical treatment abroad
- Taking part in any scheduled athletic event or competition
- Any emotional, psychological, mental or nervous disorder
- Any potentially fatal condition which was diagnosed before the date your coverage became effective, or any condition for which you are traveling to seek treatment
- Dental treatment due to normal wear and tear or the normal maintenance of dental health



NOTE: This is only a summary of Single Trip "Lite" benefits and exclusions. A certificate containing the complete Policy Wording with all terms, conditions and exclusions will be included with the fulfillment kit. The Policy Wording is available upon request. Single Trip "Lite" is a separate insurance product and is offered, where available, by Delos Insurance Company, New York, NY 10036.