

Travel Insurance	Journey Plan	Latitude Plan	Classic with Cancel Anytime
<b>Trip Cancellation</b> Reimburses your prepaid, non-refundable trip expenses if you must cancel your trip due to a covered reason.	Up to 100% of trip cost (max. \$100,000)	Up to 100% of trip cost (max. \$200,000)	Up to 100% of trip cost (max. \$20,000)
<b>Trip Interruption</b> Reimburses the unused, non-refundable portion of your trip expenses or the additional transportation costs required to continue your trip or return home if you need to interrupt your trip for a covered reason.	Up to 150% of trip cost (max. \$150,000)	Up to 150% of trip cost (max. \$300,000)	Up to 100% of trip cost (max. \$20,000)
<b>Trip Change Protector</b> Reimburses fees or extra expenses from a carrier or supplier if you must cancel or change your airline, rail, cruise, or tour itinerary for a covered reason.	\$500	\$1,000	\$500
<b>Emergency Medical/Dental Coverage</b> This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies.	\$50,000 (\$750 dental max.)	\$100,000 (\$750 dental max.)	\$50,000 (\$750 dental max.)
<b>Emergency Transportation</b> Provides benefits for the cost of medically necessary transportation to the nearest appropriate facility and can also provide benefits for the cost of your transportation back home following a covered illness or injury.	\$500,000	\$1,000,000	\$500,000
<b>Travel Delay</b> Reimburses up to \$200 per person, per day for additional eligible prepaid expenses if your trip is delayed for five or more hours due to a covered reason.  💡 <b>Smart benefit:</b> Can pay proactively on monitored flights or allow claims to be filed without receipts, just proof of delay. <sup>1</sup>	\$1,000 (≥ 5 hours) with receipts \$200/day  no receipts \$100/day	\$2,000 (≥ 3 hours) with receipts \$200/day  no receipts \$100/day	\$800 (≥ 5 hours) with receipts \$200/day  no receipts \$100/day
<b>Baggage Loss/Damage</b> Benefits for the loss, damage, or theft of baggage and personal effects.	\$1,000 (\$500 maximum for high-value items)	\$2,000 (\$1,000 maximum for high-value items)	\$1,000 (\$500 maximum for high-value items)
<b>Baggage Delay</b> Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a travel supplier. Receipts for emergency purchases are required.  💡 <b>Smart benefit:</b> Only proof of covered delay required.	\$300 no receipts \$100 ≥ 6 hour delay	\$600 no receipts \$100 ≥ 6 hour delay	\$300 no receipts \$100 ≥ 12 hour delay
<b>Kids Coverage for Free*</b> under 18 with at least one paying parent or grandparent on the trip.	Included		
<b>Cancel Anytime Coverage</b> Reimburses your lost non-refundable trip costs if you cancel your trip for almost any unforeseeable reason your plan does not already cover.			80%
<b>Required to Work Coverage</b> Provides trip cancellation and interruption benefits when a covered business-related event interferes with your travel plans.	Available		
Assistance	Journey Plan	Latitude Plan	Classic with Cancel Anytime
24-Hour Hotline Help	Included	Included	Included
Concierge	Included	Included	Included