Schedule of Benefits Overview

	All-Inclusive Plan**	Ultimate All Inclusive Plan*	Non-Medical Plan**	Post Departure Plan	Trip Cancellation and Interruption Plan**	Youth Premier Plan**	Ultimate Youth Premier Plan*	Emergency Medical Plan
Travel Assistance	Included	Included	Included	Included	Included	Included	Included	Included
Trip Cancellation & Trip Interruption**								
Trip Cancellation	Sum Insured	Sum Insured	Sum Insured	-	Sum Insured	Sum Insured	Sum Insured	-
Trip Interruption – Unused Land	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured	-
Trip Interruption – Return Flight	Unlimited	Unlimited	Unlimited	Unlimited	Sum Insured	Sum Insured	Sum Insured	-
Supplier Bankruptcy/Default	Included	Included	Included	Included	Included	Included	Included	-
Act of Terrorism	Included	Included	Included	Included	Included	Included	Included	-
Accommodation & Meals	\$1,000	\$2,000	\$1,000	\$1,000	\$350	\$300	\$800	-
Repatriation of Remains	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000	\$10,000	-
Cremation/Burial at Destination	\$10,000	\$10,000	\$10,000	\$10,000	\$3,000	\$5,000	\$5,000	-
Ultimate Coverage	-	80% of the Sum Insured	-	-		-	80% of the Sum Insured	-
Trip Delay	\$1,500	\$2,000	\$1,500	\$1,500	\$1,000	\$1,500	\$2,000	-
Accommodation & Meals	\$1,000	\$2,000	\$1,000	\$1,000	\$350	\$200	\$800	-
Special Events	\$1,500	\$2,000	\$1,500	\$1,500	\$1,000	-	-	-
Emergency Medical								
Hospital & Medical	\$10,000,000	\$10,000,000	-	\$10,000,000	-	\$1,000,000	\$5,000,000	\$10,000,000
Accidental Dental	\$4,000	\$4,000	-	\$4,000	-	\$4,000	\$4,000	\$4,000
Emergency Medical Evacuation/ Return Home	\$10,000,000	\$10,000,000	-	\$10,000,000	-	\$1,000,000	\$5,000,000	\$10,000,000
Accommodation & Meals	\$3,500	\$3,500	-	\$3,500	-	\$450	\$750	\$1,750
Incidental Expenses	\$250	\$250	-	\$250	-	\$250	\$250	\$250
Repatriation of Remains	\$10,000,000	\$10,000,000	-	\$10,000,000	-	\$10,000	\$10,000	\$10,000,000
Cremation/Burial at Destination	\$10,000	\$10,000	-	\$10,000	-	\$5,000	\$5,000	\$10,000
Baggage & Personal Effects	\$1,500	\$2,000	\$1,500	\$1,500	-	\$800	\$1,000	-
Passport Replacement	Reasonable & customary cost	Reasonable & customary cost	Reasonable & customary cost	Reasonable & customary cost	-	\$300	\$300	-
Baggage Delay	\$400	\$750	\$400	\$400	-	\$100	\$300	-
Maximum Per Item	\$500	\$500	\$500	\$500	-	\$300	\$300	-
Personal Money	\$100	\$100	\$100	\$100	-	\$100	\$100	-
Travel Accident								
Airflight Accident	\$100,000	\$100,000	\$100,000	\$100,000		\$25,000	\$25,000	-
Worldwide Accident	\$50,000	\$50,000	\$50,000	\$50,000	-	-	-	-

*Ultimate All Inclusive Plan and Ultimate Youth Premier Plan must be purchased prior to or within 72 hours of the date penalties commence.

**Trip Cancellation coverage only applies if the policy is purchased prior to or within 72 hours of the final payment date.

The above is a brief summary of coverage. Please refer to the policy brochure for complete details. Underwritten by Old Republic Insurance Company of Canada.