

Dear Winterline participant,

The Academic Explorer Cancellation and Interruption plan provides specific coverages that protect your monetary investment in your academic travel plans. This plan allows for reimbursement of your pre-paid and non-refundable expenses if you are forced to cancel your trip prior to departure due to unforeseen covered reasons.

Second, trip interruption--which is coverage for interruption of your trip--is also provided if you are forced to cut it short after you depart, again, for a covered reason. This benefit may reimburse you for the unused portion of your trip costs.

#### Other coverages included with this plan:

- Lost Baggage Coverage
- Baggage Delay Coverage, if your bags are delayed for more than 12 hours
- Travel Delay Coverage, for eligible expenses you may incur if your travel is delayed for 6 or more hours due to a covered reason

This plan does not include emergency medical benefits or emergency evacuation and repatriation.

**Please note that each trip and resulting policy will be evaluated and written based on their own risk profile. There is a rate of 6.5% of trip cost that will be used to determine the plan cost for each trip.**

## Academic Explorer

## Cancellation and Interruption

| <b>Trip Protection</b>        |   |
|-------------------------------|---|
| Trip Cancellation             | 100% of Per Person Trip Cost  |
| Trip Interruption             | 125% of Per Person Trip Cost  |
| Financial Default             | 10 Day Wait (Trip Cancellation & Trip interruption)                                       |
| Terrorism in Itinerary City   | Foreign and U.S. Domestic<br>(Trip Cancellation & Trip interruption)                      |
| Baggage Loss                  | \$1,000<br>\$250 per article limit<br>\$500 combined max. for specified items (secondary) |
| Baggage Delay                 | 12+ hours<br>\$200 max. (secondary)   |
| Travel Delay                  | 6+ hours<br>\$150/day<br>\$500 max. (secondary)   |
| <b>Medical</b>                |   |
| N/A                           | This plan does not offer Medical Benefits.  |
| <b>Evacuation</b>             |   |
| N/A                           | This plan does not offer Evacuation Benefits.   |
| <b>Accidental Death</b>       |   |
| N/A                           | This plan does not offer Accidental Death Benefits.                                       |
| <b>Additional Benefits</b>    |   |
| 24-Hour Emergency Assistance  | Yes   |
| <b>Insurance Underwriters</b> |   |
|                               | Nationwide Mutual Insurance Company   |

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