

## **Cancellation and Curtailment – Section E**

### **Available at a cost of \$4.50 per person per day of the covered trip**

The Underwriters will pay up to the Sum Insured for **Section E** stated in the Table of Benefits for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including additional accommodation and travel expenses incurred for return to their permanent place of residence) should the **covered trip** be cancelled before commencement or curtailed before completion directly as a result of:

Coverage is provided for the following unforeseeable events or their consequences which occur while coverage is In effect under this Policy if there is a change In plans by you, ,a Family Member traveling with you or a Traveling Companion

1. Sickness, injury or death of you or your Traveling Companion and/or you or your Traveling Companion's Family Member, or Business Partner. The Sickness must commence while coverage Is in effect, require the examination of a Physician, in person, at the time of Trip Cancellation or Trip Interruption and in the written opinion of the treating Physician be so disabling as to prevent you from taking or continuing your Covered Trip,
2. Common Carrier delays resulting from inclement weather or organized labor strikes that affect public transportation,
3. Arrangements canceled by an airline, cruise One, motor coach company, train operator or tour operator, resulting from Inclement weather or organized labor strikes that affect public transportation
4. Being hijacked, kidnapped, quarantined required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, Family Member traveling with you or a Traveling Companion is not (a) a party to the legal action, or (b) appearing as a law enforcement officer,
5. Your Home made uninhabitable by fire, flood, volcano, earthquake hurricane or other natural disaster,
6. Your destination made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster,
7. A Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Covered Trip provided the Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Covered Trip or during your Covered Trip

### **EXCLUSIONS APPLICABLE TO SECTION E**

The Underwriters shall not be liable to pay for:

1. Any claims attributable to any condition or set of circumstances known to MISSION TRAVEL ASSOCIATION and/or CENTURION TRAVEL ASSISTANCE, INC. or the Insured Member at the time of effecting this Insurance or booking a **covered trip**, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a **covered trip**.
2. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a **covered trip**.
3. The Insured Member's disinclination to travel.
4. Volcanic Ash in the atmosphere making it impossible for the Insured Member to travel on their pre-booked scheduled public transport.
5. Any claims or expenses arising directly or indirectly from any medical condition for which the Insured Member(s) has / have been given medical advice or treatment by a **Medical Practitioner** or hospital during the 12 months prior to the inception of this Insurance.

## **Missed Departure and Delay – Section F**

The Underwriters will pay either:

1. up to USD 500 to meet a reserved connection for travel from the Insured Member's permanent place of residence, or
2. up to USD 500 to reach the pre-booked accommodation arranged as part of a **covered trip**, or
3. up to USD 250 to meet a reserved connection for return travel to the Insured Member's permanent place of residence in their country of domicile, if at the commencement of, or during a **covered trip** to or from their country of domicile, the Insured Member arrives at the designated departure point too late to meet a reserved air, sea, coach or rail journey due to the transport that the Insured Member(s) is / are travelling in being delayed or interrupted by one or more of the Insured Events listed below.

### **INSURED EVENTS**

Strike, locked out workers, industrial action, riot or civil commotion, criminal act, fire, avalanche, landslide, earthquake, flood or accident to or mechanical breakdown of scheduled public transit, or adverse weather conditions making it impossible for the Insured Member to travel on their pre-booked scheduled public transit.

### **EXCLUSIONS APPLICABLE TO SECTION F**

The Underwriters shall not be liable to pay for:

1. Any claims arising out of any of the contingencies specified under Insured Events if they had already started or been forecast before the original reservations were made.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Federal Aviation Administration or a Port Authority or any similar body in any country.
3. Additional costs where the scheduled public transport operator has offered alternative travel arrangements.
4. Volcanic Ash in the atmosphere making it impossible for the Insured Member to travel on their pre-booked scheduled public transport.

### **SPECIAL CONDITIONS APPLICABLE TO SECTION F**

1. A claim can only be made under one of the Parts of this Section in respect of each loss.
2. The Insured Member must allow sufficient time for the transport the Insured Member(s) is / are travelling in to arrive and deliver the Insured Member to the departure point on schedule so that the Insured Member can check-in according to the itinerary.
3. Mission Travel Association and/or Centurion Travel Assistance, Inc. and the Insured Member must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. Mission Travel Association and/or Centurion Travel Assistance, Inc or the Insured Member must obtain confirmation from the carriers or their handling agents in writing of the number of hours of delay and he reason for the delay.