



Key Coverage Terms

The key definitions below are included for illustrative purposes. These definitions are not complete representations of the contract, its terms, conditions and exclusions. Please review the actual contract in its entirety with prospective customers. Key terms used throughout the policy are defined here:

Accidental Bodily Injury means bodily injury that is **Accidental** and the direct cause of a loss.

Baggage Delay means a delay or misdirection of the **Covered Person's Property** by a common carrier for more than 24 hours from the time the **Covered Person** arrives at the destination on the **Covered Person's** ticket.

Covered Loss means unforeseen:

- 1) **Accidental Bodily Injury**, or **Accidental Loss of Life** or **Sickness** of either:
 - a) the **Covered Person**;
 - b) **Traveling Companion**;
 - c) **Business Partner**;
 - d) an **Immediate Family Member** of the **Covered Person** or an **Immediate Family Member** of the **Traveling Companion**;
- 2) default of an airline, cruise line or **Tour Operator** resulting from **Financial Insolvency**;
- 3) inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a **Covered Trip**;
- 4) change in military orders of the **Covered Person** or the **Covered Person's** spouse;
- 5) terrorist action or hijacking;
- 6) call to jury duty or subpoena by the courts, either of which cannot be postponed or waived;
- 7) **Covered Person's** or **Traveling Companion's** dwelling made uninhabitable; or
- 8) quarantine imposed by a **Physician** for health reasons.

Covered Person means a person:

- 1) who elects coverage; or
 - 2) for whom coverage is elected;
- and on whose behalf premium is paid.

However, a person ceases to be a **Covered Person** on the Anniversary Date following attainment of age 80 by the **Policyholder** or the **Policyholder's** spouse, if covered under this policy.

All benefits are subject to the conditions, definitions, limitations and exclusions of the policy as issued. Contract Form 44-02-1890, Form 44-02-1892 and Form 44-02-1893. Chubb refers to the insurer of the Chubb Group of Insurance Companies: Federal Insurance Company. *Signature* Passport is not available in all jurisdictions.

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Key Coverage Terms *(continued from reverse)*

Covered Trip means any prepaid tour, trip or vacation:

- 1) occurring during the **Policy Period** shown in the **Declarations**,
- 2) which includes at least one overnight stay away from the **Covered Person's Location of Permanent Residence**,
- 3) with a destination that is more than 100 miles from the **Covered Person's Location of Permanent Residence** or with a minimum trip cost of \$250, and
- 4) not exceeding 60 days in duration.

Trip cost includes all charges imposed by the **Travel Supplier** and incurred by the **Policyholder** or the **Policyholder's** spouse.

Dependent Child(ren) means those children, including adopted children and those children placed for adoption, who are primarily dependent upon the **Policyholder** for maintenance and support, and who are:

- 1) under the age of 19 and reside with the **Policyholder**;
- 2) beyond the age of 19, permanently mentally or physically challenged, and incapable of self-support; or
- 3) under the age of 25 and classified as full-time students at an institution of higher learning.

Domestic Partner means a person who is at least 18 years of age and who throughout the past 12 months:

- 1) has been in a relationship with the **Policyholder**;
- 2) has been the **Policyholder's** sole spousal equivalent;
- 3) has resided in the same household as the **Policyholder**;
- 4) has been jointly responsible with the **Policyholder** for each other's financial obligations; and

intends to continue the relationship described above indefinitely. Whenever the term "spouse" is used in this policy, the term includes **Domestic Partner**.

Emergency Medical Transportation means:

- 1) the necessary **Transfer** of the **Covered Person** to the closest **Medical Facility** capable of **Emergency Medical Treatment**;
- 2) the necessary **Transfer** of the **Covered Person** to the closest **Medical Facility** near the **Covered Person's Location of Permanent Residence**, if in the opinion of the attending **Physician** and the **Program Medical Advisor** such a transfer is medically advisable;
- 3) transporting the deceased **Covered Person** to the **Covered Person's Location of Permanent Residence** if the **Covered Person** suffers **Loss of Life** during a **Covered Trip**. Covered expenses for transportation of the deceased **Covered Person** means the necessary expenses for the transportation and purchase of a shipping container (not available in IL);

- 4) expenses for a round-trip economy-class air ticket to bring one person, selected by the **Covered Person**, to the place of hospitalization if the **Covered Person** is traveling alone and is hospitalized for 7 or more days; or
- 5) expenses for a one-way economy-class air ticket, including escort services, for an unattended **Dependent Child(ren)** to return to his/her **Location of Permanent Residence** if left unattended as the result of the death or hospitalization of the accompanying adult **Covered Person**.

Emergency Medical Treatment means treatment of any sudden life-threatening **Accidental Bodily Injury or Sickness** for which:

- 1) the necessary medical services and **Medical Facilities** are not available where the **Covered Person** is located; and
- 2) immediate treatment is essential to the survival of the **Covered Person**.

Immediate Family Member means spouse, children, including adopted children and those children placed for adoption, grandchildren, parents, parents-in-law, siblings, siblings-in-law, nieces, nephews, aunts, uncles and grandparents. **Immediate Family Member** also means step relations and any other person over whom the **Covered Person** has legal guardianship.

Medical Expense means reasonable costs for the following medical services:

- 1) treatment by a **Physician**;
- 2) confinement in a **Hospital**;
- 3) treatment performed by a home healthcare service, if continued hospitalization would otherwise have been required;
- 4) x-ray examination;
- 5) the use of an ambulance; or
- 6) up to \$200 per occurrence for dental services to relieve dental pain due to an **Accidental** injury occurring during a **Covered Trip** to sound, natural teeth.

Sickness means illness or disease that occurs during the **Policy Period** and:

- 1) is the direct and independent cause of loss for which claim is made; and
- 2) requires the attendance of a **Physician** prior to the cancellation or interruption of a **Covered Trip**; or
- 3) requires confinement in a **Hospital**.

Traveling Companion means an individual who has made advance arrangements with the **Covered Person** to travel together for all or part of the **Covered Trip**.

Trip Delay means delay of the **Covered Person's Covered Trip** for at least 12 hours.