

TravelStar Trip Cancellation & Interruption provides coverage for defined causes of loss (insured risks) which may prevent an insured person(s) or their travel companion(s) from travelling. A “travelling companion” is defined as a person listed on your application or a person with whom you have pre-paid accommodations or transportation for the same trip and who will accompany you throughout the trip, to a maximum of four persons including yourself.

Situation	Coverage
<p>GMS insures a family of five who have booked a trip to Florida.</p> <p>One of the children becomes ill and is hospitalized causing the family to cancel the trip.</p>	<p>Insured Risk – Emergency Medical Condition</p> <p>The claim for the child who is sick is eligible under the insured risk “you suffer a medical emergency.”</p> <p>The claim for the parents and other two children is eligible under the insured risk “your family member is hospitalized.”</p>
<p>An extended family books a vacation to travel together to Hawaii. GMS insures the grandparents under one GMS policy; the adult daughter, her husband and three children under a second GMS policy; and the adult son, his wife and their child under a third GMS policy.</p> <p>The grandfather who is travelling with the family gets ill and is hospitalized prior to travel. All extended family members cancel their vacation plans.</p>	<p>Insured Risk – Emergency Medical Condition</p> <p>The claim for the grandfather is eligible under his policy, under the insured risk “you suffer a medical emergency.” The claim for the grandmother is also eligible under the same policy, under the insured risk “your family member is hospitalized.”</p> <p>Claims for the daughter and her family of five are eligible under their own policy, under the insured risk “your family member is hospitalized.”</p> <p>Claims for the son and his family of three are eligible under their own policy, under the insured risk “your family member is hospitalized.”</p> <p>The claimants under each policy are covered subject to compliance with all other terms and conditions of the policy.</p>
<p>An extended family books a vacation to travel together to China. GMS insures the adult son, his wife and their four children under one policy. The adult daughter, her husband and three children are insured under a second GMS policy. The grandparents are insured under a third GMS policy.</p> <p>The adult son can't get the necessary visa to travel to China. His wife and four children do not travel. The adult daughter, her husband and three children also decide not to travel. The grandparents choose to still travel.</p>	<p>Insured Risk – Government Advisories & Visas</p> <p>The claim for the adult son is eligible under his policy, under the insured risk “you are not issued a travel visa.” Claims for his wife and three of his children are eligible under the same policy, under the travel companion insured risk “your travelling companion is not issued a travel visa.” The 4th child's expenses will <u>not</u> be recoverable as the coverage for a travelling companion insured risk is restricted to four claimants in total per policy.</p> <p>Claims for the adult daughter, her husband and two of their three children are eligible under the travel companion insured risk “your travelling companion is not issued a travel visa.” The 3rd child's expenses will <u>not</u> be recoverable as the travelling companion insured risk is restricted to four claimants in total per policy.</p> <p>The grandparents will be eligible to claim for additional expenses, if any, related to the fact that the other travel companions are not coming. Both grandparents will claim under the travel companion insured risk “your travelling companion is not issued a travel visa.”</p>

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Situation	Coverage
<p>A group of six friends travel together to celebrate their 40th birthdays in Mexico. The friends are travelling on the same charter flight to Mexico and staying at the same hotel but in separate rooms.</p> <p>Each friend purchases a policy for trip cancellation and interruption coverage from GMS.</p> <p>One of the friends loses their job and as a result cannot travel as planned. The five friends also decide not to travel due to their friend's job loss.</p>	<p>Insured Risk – Employment and Occupation</p> <p>Claims for the friend who lost their job are eligible under their policy, under the insured risk <i>“you experience involuntary loss of permanent employment.”</i></p> <p>The five friends are eligible under their respective GMS policies under the insured risk <i>“your travelling companion experiences involuntary loss of permanent employment.”</i></p> <p>All claimants are covered subject to compliance with all other terms and conditions of their respective policies.</p>
<p>A large group of people are travelling to an exotic location to attend a wedding.</p> <p>The engaged couple purchase trip cancellation and interruption insurance through GMS and recommend GMS to 10 other guests and their families. These people also purchase insurance through GMS.</p> <p>Before the travel date, the engaged couple gets very ill due to food poisoning and must delay the event. As a result, they, and their invited guests, need to cancel their travel arrangements.</p>	<p>Insured Risk – Emergency Medical Condition</p> <p>Claims for the engaged couple are eligible under their policy under the insured risk <i>“you suffer a medical emergency.”</i></p> <p>Insured Risk – Delays, Schedule Changes and Misconnections</p> <p>Claims for each of the 10 guests and their accompanying families are eligible under their respective GMS policies under the insured risk <i>“a cancellation beyond your control occurs of a wedding.”</i></p> <p>All claimants under each individual contract are covered subject to compliance with all other terms and conditions of the policy.</p>
<p>Three families from the same neighbourhood, including spouses and children, book a vacation together to drive to Florida. The group will be sharing a rental home and travelling to see the sites together.</p> <p>Before the departure date, Family A (husband, wife, four children) has a family member hospitalized and cannot travel. Family B (husband, wife, three children) decides not to travel. Family C (husband, wife, three children) decide they will travel.</p>	<p>Insured Risk – Emergency Medical Condition</p> <p>Claims for Family A are eligible under the insured risk <i>“your family member is hospitalized.”</i></p> <p>Claims for four of the family members of Family B are eligible under the travel companion insured risk <i>“your travelling companion's family member is hospitalized.”</i> The fifth family member's additional expenses will not be recoverable as the travelling companion insured risk is restricted to four claimants in total per policy.</p> <p>Four of the members of Family C will claim for any additional expenses incurred under the travel companion insured risk <i>“your travelling companion's family member is hospitalized.”</i> The fifth family member's additional expenses will not be recoverable as the travelling companion insured risk is restricted to four claimants in total per policy.</p>

Note: The examples in this chart identify all parties as insured by GMS in order to demonstrate how GMS would apply coverage in each situation. However, individuals who are covered by a GMS Trip Cancellation & Interruption plan are eligible to claim for an insured risk that prevents their travel companion from travelling whether or not their travel companion is insured by GMS.