



battleface

BATTLEFACE SCOUT PLAN

January 2024

PRODUCT HIGHLIGHTS

The battleface Scout plan includes Pre-departure Trip Cancellation and Single Occupancy benefits. During your trip it includes the following benefits: Trip Interruption, Travel Medical Expenses, Emergency Medical Transport, Baggage and Personal Effects, Baggage Delay, and Trip Delay coverage. Optional Coverage add-ons include the following: Cancel For Any Reason, Accidental Death & Dismemberment, and Rental Vehicle Damage. Benefits for these coverages are provided for losses incurred by a policyholder for a covered trip, due to unforeseen events occurring to the policyholder, traveling companion or family member.

For the battleface Scout plan, **family member** means **your** or **your traveling companion's**:

- a. **Spouse**, civil union partner or **domestic partner**;
- b. **Child**;
- c. Siblings;
- d. Parents;
- e. Grandparent, step-grandparent, grandchild, or step-grandchild;
- f. Step-child, step-sibling, or step-parent;
- g. Step-aunt or step-uncle;
- h. Parent-in-law;
- i. Daughter-in-law or son-in-law;
- j. Brother-in-law or sister-in-law;
- k. Aunt or uncle;
- l. Niece or nephew;
- m. Legal guardian;
- n. **Caregiver**;
- o. Ward or legal ward; or
- p. **Spouse**, civil union partner, or **domestic partner** of any of the above.

Family member also includes these relations to **your** or **your traveling companion's spouse**, civil union partner or **domestic partner**.

The covered reasons are listed in the policy and may include an unforeseen accident, sickness, or death of the travelers or a family member, a traffic accident en-route to departure, and natural disasters/weather. **This is a brief summary of benefits. Please refer to the policy for the complete list of covered events.**

GENERAL ELIGIBILITY GUIDELINES

- Maximum Traveler Age(s) is 85 at the time of insurance purchase.
- Maximum Travel dates allowed are 90 consecutive days.
- Maximum Trip Cost(s) – \$20,000 per traveling party.
- Pre-existing Conditions Exclusion – 180 Day Look back

Citizenship – The insured may be a citizen of any country; however, they must be a resident of the United States. Please see Permanent Residence and Mailing Address sections below.

Residence of Travelers – Unrelated traveling companions may be included on the same order. There is no requirement for traveling companions to reside at the same mailing or residence address, however they must reside in the same state. Please use the mailing address of the first named insured traveler. Traveling companions who reside in different states must obtain separate quotes.

ELIGIBILITY AND ENROLLMENT:

You must apply for **your** own insurance plan and pay premium due. If a minor **dependent child** is traveling with **you, you** must complete an application for the **child** and pay premium due. If accepted by **us**, each applicant will become an **insured**.

You are only eligible for coverage if **we** accept **your** request for insurance. **Your policy's** coverage **effective date** and coverage end date are indicated on **your confirmation**. The **policy** is effective on the day after **we** receive both the application and the full premium. If this **policy** was purchased by mail, the policy is effective the day after both the order and the full premium are postmarked. The order and full premium must be received before the **departure date**.

In order to be eligible for coverage, **losses** must occur while **your policy** is in effect.

CHILDREN

Please refer to the specific plan for eligibility. Children must be listed as additional travelers and rated for their age and respective trip cost on their parents' policy. "Kids Free" is not filed and is not permitted.

MINOR CHILDREN TRAVELING ALONE:

To comply with legal age of majority law, children under age 18 may not purchase their own policy. Instead, the parent or legal guardian must purchase the policy and name the child or children as the traveler(s). The pricing will be based on the age of the child and their trip cost.

UNRELATED CHILDREN:

To comply with legal age of majority law, children under age 18 may not purchase their own policy. Instead, the parent or legal guardian must purchase the policy and name the child or children as the traveler(s). The pricing will be based on the age of the child and their trip cost.

PRIMARY RESIDENCE:

Means a residence where you are leaving from to start your covered trip.

ELIGIBLE STATES:

AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MO, MS, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, PA, RI, SC, SD, TX, UT, VA, VT, WV, WI, WY.

Currently not available in the states of NY and WA

Residents of the following territories and countries are also ineligible: Puerto Rico, Canada, American Samoa, Guam, Mexico, Northern Mariana Islands, U.S. Virgin Islands, & all other US possessions & territories.

TERRITORY

Policies may be written for travel to destinations worldwide, subject to the country restrictions in Appendix B. This list is updated periodically.

EFFECTIVE DATES & POLICY TERM

Unless otherwise requested, the policy will be effective at 12:01 AM the date after the purchase date. The policy may be issued for a maximum term of:

1. 24 Months, measured from the effective date to the departure date; and
2. Covering a trip of no more than 90 consecutive days in length, 30 consecutive days in FL.

Date counting for the Pre-Existing Conditions Exclusion Waiver and Cancel For Any Reason coverage of 15 days, if applicable: 1. Count the days from the date of purchase. For example, if the deposit date is June 1st & Cancel For Any Reason is available within 15 days of deposit, June 16th is the latest day that Cancel For Any Reason can be purchased. The deposit date would be considered day 0 of the 15-day period.

PRE-EXISTING CONDITIONS EXCLUSION & WAIVER – EVERPSAN

Pre-existing medical condition means an **injury, sickness**, death or other condition of you, your traveling companion, or family member, to which any of the following applied within the one hundred eighty (180) day period immediately preceding and including the purchase date of this policy:

- a. a. First manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or
- b. b. Care, testing or treatment was given or recommended by a physician; or
- c. c. Required a change in prescribed medication.

Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is:

- a. Between a brand name and a generic medication with comparable dosage; or
- b. An adjustment to insulin or anti-coagulant dosage.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER – EVERSPAN

We will waive the **pre-existing medical condition** exclusion if the following conditions are met:

- a. This **policy** is purchased within seven (7) days of **initial trip payment**;
- b. The amount of coverage purchased equals all **prepaid** nonrefundable **payments or deposits** applicable to the **covered trip** at the time of purchase and the costs of any subsequent arrangements added to the same **covered trip** are insured within seven (7) days of **initial trip payment**;
- c. All **insureds** are medically able to travel when this **policy** cost is paid;
- d. The **trip cost** does not exceed twenty thousand dollars (\$20,000), per traveling party; and
- e. This is the first and only booking for the covered trip.

This **policy** will be terminated and no benefits will be paid under this **Pre-existing Medical Condition** Exclusion Waiver coverage if the full costs of all **prepaid**, non-refundable **covered trip** arrangements are not insured

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER – SPINNAKER

Pre-existing medical condition means an **injury, sickness**, death or other condition of **you, your traveling companion**, or **family member**, for which medical advice, diagnosis, care or treatment was recommended or received within the one hundred eighty (180) day period immediately preceding and including the purchase date of this **policy**.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER – SPINNAKER

We will waive the **pre-existing medical condition** exclusion if the following conditions are met:

- a. This plan is purchased within seven (7) days of **initial trip payment**;
- b. The amount of coverage purchased equals all **prepaid** nonrefundable **payments or deposits** applicable to the **trip** at the time of purchase and the costs of any subsequent arrangements added to the same **trip** are insured within seven (7) days of initial trip payment for any subsequent trip arrangements;
- c. All **insureds** are medically able to travel when this plan cost is paid;
- d. The **trip cost** does not exceed twenty thousand dollars (\$20,000), per traveling party.

This coverage will be terminated and no benefits will be paid under this **Pre-existing Medical Condition Exclusion Waiver** coverage if the full costs of all **prepaid**, non-refundable **trip** arrangements are not insured

The following states have 15 days of initial trip payment for the Pre-Existing Medical Condition Exclusion Waiver: IN, MA, MN, MO, MT, NY, OR

COVID-19 EX-GRATIA COVERAGE STATEMENT:

The disease COVID-19, caused by the novel coronavirus, was declared a pandemic by the World Health Organization on March 11, 2020. As such, COVID-19 is deemed a foreseeable event for plans purchased on or after March 11, 2020.

In general, claims made due to known, foreseeable, or expected events, including pandemics/epidemics, government prohibitions, warnings, travel advisories or fear of travel are not covered. Please note that coverage may vary by state.

Until further notice, as an accommodation, the following coverages will be extended to include COVID-19 related losses occurring due to sickness, as sickness is defined in the policy.

Travel Medical Expense and Emergency Evacuation and Repatriation of Remains benefits if you or a traveling companion require medical treatment or Emergency Evacuation due to COVID19-related sickness while on a covered trip.

Trip Cancellation, Trip Interruption and Trip Delay benefits if you, a traveling companion or a family member develop COVID-19-related sickness before or during your covered trip and meet the policy requirements for coverage due to sickness.

This coverage accommodation applies strictly to loss due to sickness resulting from COVID-19 and is available only if the purchased plan includes the applicable benefits. All other terms, conditions and exclusions apply. Note that certain terms such as "sickness" are defined within the policy; check your policy for full details.

POLICY CANCELLATIONS (EVERSPAN AND SPINNAKER)

battleface products offer a 10-day free look period.

During the Free Look period, the policy may be canceled and voided with a 100% premium refund with the exception of the following states, which require a pro-rata refund of premium: GA, FL

Additional refund options are available in VT:

After this ten (10) day free look, the payment for this policy is non-refundable, except in the following circumstances:

- a. The travel supplier cancels or changes the dates of your covered trip and all penalties are waived;
- b. You cancel the covered trip before any cancellation penalties are in effect;
- c. You have duplicate coverage for this covered trip; or
- d. Your death.

In the event of c. or d.; your premium will be fully refunded unless a claim has been paid.

- MT allows for a pro-rata refund AFTER the 10-day free look period on a pro-rata of premium basis
- IN allows for a 30 day free look period
- SC allows for a 14 day free look period
- If, during this 30 day period, you are not completely satisfied for any reason, you may cancel your policy and receive a full refund until the earlier of: a) 30 days after the policy is delivered or b) the date of departure.
- A premium refund outside of the 10-day free look period must be pre-approved by battleface Underwriting

TRAVEL POLICY ENDORSEMENTS - PROCEDURES FOR ADMINISTRATORS AND AGENTS:

To support reporting, tracking and compliance issues, modifications to existing policies will be made to the original policy record. The procedures below should be followed for policy endorsement requests.

Policy endorsements, changes to travel dates, with or without increases of coverage:

1. Verify that the original trip is cancelled or rebooked without penalty.
2. Verify that the policy is not subject to a claim.
3. Confirm that the new travel dates fall within one year of the original application date.

For Sub producers or customers, please send an email to the Administrator and include:

1. Policyholder name and policy number.
2. Confirmation of the 3 items listed above.
3. Original departure and/or return dates (and coverage limit if applicable)
4. New departure and/or return dates (and coverage limit if applicable)
5. If coverage limit increase requested include original limit and requested limit.

Policy Endorsement request to increase trip cost limit:

1. For sub producers or customers, please send an email to the Administrator and include:
2. Policyholder name and policy number.
3. Reason for increase, such as: airfare, accommodations upgrade, adding other travel expenses, etc.
4. Verify original coverage limit.
5. Request new coverage limit (total amount).

STATE EXCEPTIONS

The following states are underwritten by Everspan: AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KY, LA, MD, ME, MI, MS, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV, WY

The following states are underwritten by Spinnaker: CA, IN, KS, MA, MN, MO, MT, OR

The following states are not available under Everspan nor Spinnaker: NY, WA

Policies underwritten by Spinnaker:

Residents of these states will be issued policies specific to their respective state:

- The following states have benefit exceptions: IN, KS, MA, MN, MO, MT, OR
- The following states have state specific policies: CA, IN, KS, MN, MO, MT, OR

This may change pending filing approval in the remaining states.

Policies underwritten by Everspan:

Residents of these states will be issued policies specific to their respective state:

- The following states have pricing exceptions: AK, LA, ND, VT
- The following states have benefit exceptions: IL, NH, ND, UT, VT,
- The following states have state specific policies: CO, CT, IL, NH, NV, PA, TN, TX,

This may change pending filing approval in the remaining states.

ELECTRONIC SIGNATURES/POLICY DELIVERY

Electronic signatures and Electronic document delivery are permitted and must comply with regulation:

1. The UETA (Uniform Electronic Transactions Act) or ESIGN (Electronic Signatures in Global and National Commerce Act) are the federal authority for electronic signatures. Individual states may have their own requirements as well. Refer to Appendix C - Disclosures.
2. The agent is responsible for defending the process if a customer disputes the legitimacy of the signature.
3. Policy Documents and all other notices may be delivered electronically via email if an email address is provided. In the event that applicant withdraws or does not consent to electronic delivery of policy documents, agent must be able to and agree to send via regular US postal service delivery. Refer to Appendix C – Disclosures

APPENDICES

- a. Plan Designs & Pricing, Policy Forms
- b. Restricted Territories
- c. Disclosures

This Program Guide is only a summary of the battleface Scout program. Please read the policy carefully to fully understand the coverage, terms, conditions, limits and exclusions. This summary does not replace or change any part of the policy. If there is a conflict between this summary and the policy, the policy will control. Please contact battleface Underwriting if you have any questions.

APPENDIX A: PLAN DESIGN

SCOUT PLAN UNDERWRITTEN BY EVERSPAN

Coverage – Countrywide Version:

Benefits	Limits
Trip Cancellation	Trip Cost
Trip Interruption	125% Trip Cost
Single Occupancy	100% of Trip Cost
Trip Delay	\$1,000 \$150/day 6 hr minimum delay
Baggage and Personal Effects	\$1,000 \$100 per item \$0 deductible
Baggage Delay	\$500 24 hr minimum delay
Travel Medical Expense	\$100,000 \$0 deductible
Emergency Dental	\$750 \$0 deductible
Hospital Room & Board	\$50/day
Emergency Medical Transport	\$300,000
Optional Coverage Add-ons	
Cancel For Any Reason	75% of Trip Cost – NOT OFFERED ON ORDERS OVER \$10,000
Accidental Death & Dismemberment	\$25,000 \$50,000 \$100,000
Rental Vehicle Damage	\$35,000 Limit \$100 deductible

STATE BENEFIT DIFFERENCES:

- NH can only offer \$25k and \$50k limits for the Accidental Death & Dismemberment benefit
- ND requires Accidental Death & Dismemberment benefit to be primary
- VT requires ALL coverages to be primary

SCOUT PLAN UNDERWRITTEN BY SPINNAKER

Coverage – Countrywide Version:	
Benefits	Limits
Trip Cancellation	Trip Cost
Trip Interruption	125% Trip Cost
Single Occupancy	100% of Trip Cost
Trip Delay	\$1,000 \$150/day 6 hr minimum delay
Baggage and Personal Effects	\$1,000 \$100 per item \$0 deductible
Baggage Delay	\$500 24 hr minimum delay
Travel Medical Expense	\$100,000 \$0 deductible
Emergency Dental	\$750 \$0 deductible
Hospital Room & Board	\$50/day
Emergency Medical Transport	\$300,000
Optional Coverage Add-ons	
Cancel For Any Reason	75% of Trip Cost – NOT OFFERED ON ORDERS OVER \$10,000
Accidental Death & Dismemberment	\$25,000 \$50,000 \$100,000
Rental Vehicle Damage	\$35,000 Limit \$100 deductible

STATE BENEFIT DIFFERENCES:

- IN, MN, MO, MT, OR do not have a per item limit for the Baggage and Personal Effects benefit
- KS, MT are primary for Travel Medical Expenses, Evacuation, and Accidental Death & Dismemberment

APPENDIX B: RESTRICTED TERRITORIES

Effective: September 2022

Note: This list is current as of publication but may change at any time.

Travel to countries where the US Office of Foreign Assets Control (OFAC) of the US Dept. of the Treasury currently enforces economic & trade sanctions & embargoes.

<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>

US State Dept. Travel Alerts & Warnings THESE DESTINATIONS ARE INELIGIBLE: Afghanistan; Belarus; Burkina Faso; Burma (Myanmar); Chad; Crimea; Donetsk; Haiti; Iraq; Israel; Lebanon; Libya; Luhansk; Mali; Mauritania; Niger; Somalia; Republic of South Sudan; Sudan; Venezuela; Yemen

US OFAC Sanctions & Embargoes THESE DESTINATIONS ARE INELIGIBLE: Central African Republic; Cuba; Iran; North Korea; Syria; Russia; Ukraine

Cautionary (No Eligibility Exceptions) These Destinations are Eligible Provided The Risk is Within All Other Guidelines: Burundi

APPENDIX C: DISCLOSURES & DISCLAIMERS

The underwriting disclosure must appear on marketing materials/websites that offers Spinnaker insurance plans and Everspan insurance plans:

[scout-important-notices-and-disclosures-everspan.pdf \(battleface.com\)](#)

<https://www.battleface.com/documents/website-important-notices-and-disclosures-spi-discovery.pdf>



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