



**DISCOVERY PROGRAM GUIDE
NOVEMBER 2023**



PRODUCT HIGHLIGHTS

The battleface DISCOVERY plans include Pre-departure Trip Cancellation and Single Occupancy, as well as optional benefits/packages, including Cancel For Any Reason, Trip Interruption, Travel Medical package, Baggage Package, Trip Delay Package, Accidental Death & Dismemberment, Rental Vehicle Damage, Vacation Rental Damage and Pet Travel Package. 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 DISCOVERY plan, family members are defined as:

- Spouse, civil union partner or **domestic partner**;
- Child;
- Siblings;
- Parents;
- Grandparent, step-grandparent, grandchild, or step-grandchild;
- Step-child, step-sibling, or step-parent;
- Step-aunt or step-uncle;
- Parent-in-law;
- Daughter-in-law or son-in-law;
- Brother-in-law or sister-in-law;
- Aunt or uncle;
- Niece or nephew;
- Legal guardian;
- **Caregiver**;
- Ward or legal ward; or
- Spouse, civil union partner, or domestic partner of any the above.

For all other coverages, the post-departure travel policy covers:

- The insured traveler, and
- The insured's traveling companion(s)
- Family members in some circumstances.

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 (30 consecutive days in FL)

Maximum Trip Cost(s) – \$20,000 per traveling party.

Minimum Premiums - \$20 minimum for any packaged benefits, including: Trip Cancellation Package, Travel Delay Package, Travel Medical Package, Baggage Package, Pet Travel Package. Stand Alone Trip

Interruption and Accidental Death and Dismemberment have a minimum of \$6.

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 and have the same departure and return dates. Please use the mailing address of the first named insured traveler. Traveling companions who reside in different states, or have different travel dates, must obtain separate quotes.

All benefits and limits are available to all ages of travelers listed on the policy, and are stated per person, per trip.

The maximum number of travelers on one order allowed is 10.

\$0 Trip Cost – Is not allowed.

OFFER & ACCEPTANCE

The travel insurance policy offer, and acceptance must be made with the informed consent and proactive selection by the consumer. battleface Insurance Services strictly prohibits any sales practices deemed to be automatic enrollment or “opt-out”. The enrollment must be “opt-in” by the consumer. Online sales should have electronically trackable consumer acceptance.

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.

ELIGIBILITY (AS OF APRIL 2023)

ADDRESS RESIDENCE:

battleface has authority to transact insurance only for residents in the states listed below under Eligible, and Partially Eligible (depending on benefits). We are not permitted to offer this product to residents of the areas listed under Ineligible.

ELIGIBLE STATES (AS OF APRIL 2023):

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, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY.

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.

MAILING ADDRESS

- A valid US mailing address is required. This is normally the residence state of the policyholder and used to determine eligibility as noted above.
- When the mailing address is an AE, AP, APO, DPO, FPO, or any other overseas mailing address, the permanent residence state of the policyholder must be reported to us.
- Alternately, sales should be discontinued to applicants who are unable to provide a US mailing address that complies with these guidelines.

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

These programs contain a pre-existing conditions exclusion and waiver. If the customer, traveling companion, family member, host at destination, pet, or service animal has had symptoms, been treated or diagnosed with an illness or injury during a period prior to the effective date, that illness/injury is not covered, unless it qualifies under the waiver described below.

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

- First manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment, or;
- Care, testing or treatment was given or recommended by a ***physician***; or
- 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:

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

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

- This plan is purchased within fifteen (15) days of **initial trip payment**;
- 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 fifteen (15) days of the date of **payment or deposit** for any subsequent **trip** arrangements;
- All **insureds** are medically able to travel when this plan cost is paid; and
- The **trip** cost does not exceed \$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.

***Pre-existing look back period for all VT plans is 120 days.**

ADVENTURE SPORTS COVERAGE:

Adventure Sports Coverage: Benefits will be paid up to the limit shown in the schedule of benefits, if you suffer an injury while participating in adventure activities.

Please review state specific definition under the terms and conditions for “Adventure Activities” for a comprehensive list of activities

THE FOLLOWING RISKS ARE NOT ELIGIBLE AND WILL BE DECLINED:

Travel to some countries where the United States State Department has a Current Travel Warning see: <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>). Some countries are listed as “cautionary”. These destinations are eligible provided the risk is within all other guidelines. Please see Appendix B.

Travel to countries where the United States Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury currently enforces economic & trade sanctions & embargoes (see: <http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>). Please see Appendix B.

Travel to any war zone. The term “War Zone” refers to countries where war, war like actions, revolution, civil commotion, riots and similar circumstances prevail, whether war has been declared or not or after the respective area has been recognized as a war zone by the UN or where there are war-like operations like hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege.

Accident insurance for flight crews.

Participation in professional athletic events; motor sport, or motor racing, including training or practice for the same

Operating or learning to operate any aircraft, as student, pilot, or crew;

Air travel on any air-supported device, other than a regularly scheduled airline or air charter company;

Participation in or loss due to dangerous activities (does not apply to Trip Cancellation coverage);

Groups of 101 or more travelers who are traveling on the same itinerary, common carrier, airplane, boat or ship, train or other conveyance.

Travel for medical purposes, illegal purposes, transport of people or property for a fee, or professional entertainment, or professional sports.

The bundling or combined sale of this travel insurance policy with any self-funded trip cancellation or trip interruption penalty waiver or reimbursement agreement provided by the travel agent or travel supplier.

THE FOLLOWING RISKS REQUIRE CONSULTATION AND PRE-APPROVAL FROM BATTLEFACE INSURANCE SERVICES UNDERWRITING:

battleface will inform and request approval from the battleface Underwriting team for any new “retail distribution partnership” which targets extreme sports and activities. Extreme sports and activities would be defined, but not limited to Antarctic and Arctic expeditions, high altitude trekking, mountaineering and rock climbing, diving and scuba diving below standard recreational depth, caving, and aerial activities (ex: hang gliding) other than commercial ballooning as a passenger).

battleface will inform and request approval from the battleface Underwriting for any new “travel insurance aggregator” distribution partner.

battleface Underwriting requires pre-approval for sales to groups of 15 or more traveling on the same itinerary.

TEMPORARY BINDING RESTRICTIONS DUE TO WEATHER CATASTROPHES OR OTHER NATURAL HAZARDS

battleface Underwriting will communicate an alert when a known natural hazard (such as a tropical storm, hurricane, or brushfire) is imminent or occurring. We will identify the event and inform you when, as close as reasonably possible, the event was evident.

The event is no longer considered as unforeseen. Trip cancellation and Trip Interruption benefits are not payable if a natural hazard (such as a brushfire, tropical storm, or hurricane) is named on or before the effective date and time of the policy.

This guideline applies only to new policies that are effective on or after the event, and covering travel during such time. It does not apply to new policies that cover travel after the event has passed.

Terms and conditions may vary by program; please refer to the actual policy. All claims should be adjudicated on their own circumstances & merits.

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.

1. 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 COVID-19-related sickness while on a covered trip.
2. 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.

RATES & PREMIUM CALCULATION

The premium is calculated based on the packages selected, the age(s) of the insured traveler(s), and their respective trip cost per person.

The age of the travelers is determined as of the effective date of the policy. The rated age remains the same throughout the life of the policy, including any future changes such as an increase in insured trip cost.

The trip cost should include additional non-refundable costs of services such as baggage fees, ground transportation, greens fees, ski resort lift tickets, and any non-refundable expenses and fees that are included in the customer's itinerary.

Non-refundable cancellation penalties vary extensively across travel suppliers (e.g. airlines, cruise lines, resorts, vacation rental properties, etc.). Therefore, it is best to advise the customer to include all known travel expenses so their trip is not underinsured.

The costs of travel assistance services provided by battleface Assistance are included in the premium for the policy. Additional policy, service or transaction fees, in addition to the premium, may not be added to the premium or charged separately on the same invoice at the time of the sale of the policy.

Appendix A shows the pricing for each plan and the optional coverages.

POLICY ENDORSEMENTS/CHANGES

The policy may be modified after it has been issued, subject to the following guidelines:

- Policy changes with a decrease or increase of trip cost, with or without change of travel dates, is acceptable with a premium refund or collection of additional premium.
- Policy changes between plans, with or without a change in trip cost and/or travel dates, are acceptable with a refund or collection of additional premium.
- Extension of the trip length with date change, prior to or after the original itinerary or both, is acceptable, up to the maximum trip length.

A complete change in an itinerary with or without new trip dates may be allowed provided:

- The original trip is cancelled without penalty;
- The policy is not subject to a known claim; and
- The new dates of travel fall within one year of the original application date.
- The destination is not on the restricted travel list.

The policy must be re-rated with the original age(s) of the traveler(s) (as of the date of purchase) and the new trip cost(s), if applicable.

Policy changes requested after the scheduled departure date are not permitted without prior approval from battleface Underwriting.

POLICY CANCELLATIONS

battleface products offer a 10-day free look period.

- During the Free Look period, the policy may be cancelled 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 available in VT:

- After this ten (10) day free look, the payment for this **policy** is non-refundable, except in the following circumstances:
- The **travel supplier** cancels or changes the dates of **your covered trip** and all penalties are waived;
- **You** cancel the **covered trip** before any **cancellation penalties** are in effect;
- **You** have duplicate coverage for this **covered trip**; or
- **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.

IN allows for a 30 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.

For 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. Original departure and/or return dates (and coverage limit if applicable)
3. New departure and/or return dates (and coverage limit if applicable)
4. If coverage limit increase requested include original limit and requested limit.

For Policy Endorsement request to increase trip cost limit:

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

1. Policyholder name and policy number.
2. Reason for increase, such as: airfare, accommodations upgrade, adding other travel expenses, etc.
3. Verify original coverage limit.
4. Request new coverage limit (total amount).

POLICY FORMS

The policyholder will receive a confirmation of coverage from battleface or the Program Administrator. Information to include the specific details of their policy, covered travelers, effective date, departure and return dates, insured trip cost premium(s).

A complete fulfillment packet consists of:

- Schedule of Benefits
- Policy
- Amendatory Endorsements/State Exceptions pages
- Privacy Notice
- Signature page

The Amendatory Endorsement attached to the Policy lists variances for each state. Depending on the plan selected, this may modify the Definitions, General Provisions, Eligibility and Period of Coverage, Claims Procedures and Payment, and General Limitations and Exclusions of the Policy.

STATE EXCEPTIONS

Residents of these states will be issued policies specific to their respective state: AK, CA, CO, FL, ID, MO, NH, TX

The following states have pricing exceptions: CA, FL, MO, NH, TN, NY

The following states have benefit exceptions: CA, FL, MO, NH, NY

This may change pending filing approval in remaining states.

ELECTRONIC SIGNATURES/POLICY DELIVERY

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

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.

The agent is responsible for defending the process if a customer disputes the legitimacy of the signature.

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 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

Pricing available at www.battleface.com

APPENDIX A: DISCOVERY Eligibility & Pricing

| | |
|---------------------------------|---|
| Pricing: | Per Traveler, depending on state – see battleface.com for exact pricing |
| Pre-Existing Look Back: | 180 Days (except in VT, 120 days) |
| Pre-Existing Conditions Waiver: | 15 Day Purchase Window |
| Covered People: | Refer to Page 2 of this Program Guide |
| Maximum Age Eligible: | 85 |
| Maximum Trip Length: | 90 Days (Except in FL, MAX 30 days) |
| Maximum Trip Cost: | \$20,000 per traveling party |
| Booking Window: | 2 Years (24 months) |

DISCOVERY PLAN

AL, AZ, AR, DC, DE, GA, HI, IA, ID, IL, KS, KY, LA, ME, MD, MI, MS, NE, NV, NJ, NM, NC, OH, OK, PA, RI, SC, SD, TX, UT, VA, WV, WI, WY

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000 |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - CT

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000 - Primary |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - AK, CO, ND

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package: ALL Coverage Primary Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000 |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - NY

| COVERAGE | MAXIMUM LIMITS |
|---|---|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Trip Cancellation | 100% of trip cost (up to a maximum of \$20,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption (combined with Package 1) | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense Room & Board Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$200 per day \$750 / \$0 Deductible Up to \$500,000 - Primary |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 / \$0 Deductible |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - WA

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000, Primary |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY STATE VARIATIONS

Please refer to the battleface state specific Forms Library on battleface.com for exact policy language

STATE

CA
CT
FL
ID
MA
MN
MO
NH
OR
TN
TX
WA

NOTES

Product, Pricing and Forms Variation
Forms Variation
Product and Forms Variation
Forms Variation
Pricing and Forms Variation
Pricing and Forms Variation
Product, Pricing and Forms Variation
Product, Pricing and Forms Variation
Pricing and Forms Variation
Pricing Variation
Forms Variation
Pricing and Forms Variation

DISCOVERY PLAN - CA

Not offering AD&D coverage

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000, Primary |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - FL

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 50% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$50 Deductible \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000, Primary |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | NO STANDALONE \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - MO

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000 |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,000 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - NH

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package: All Coverage PRIMARY Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$50,000 / \$100 Deductible \$750 / \$0 Deductible Up to \$1,000,000 |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$50,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - IN, MA, MN, MT, OR, VT

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | Must be included in IN \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000 |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$250 Deductible for loss greater than \$2,000 |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

DISCOVERY PLAN - TN

| COVERAGE | MAXIMUM LIMITS |
|--|--|
| TRAVEL COVERAGES | |
| Package 1: Trip Cancellation Package Trip Cancellation Single Occupancy Cancel For Any Reason (optional) | 100% of trip cost (Up to \$20,000 per traveling party) Up to trip cost Up to 75% of trip cost (Up to \$10,000 per traveling party) |
| Package 2: Trip Interruption Trip Interruption | 150% of trip cost |
| Package 3: Trip Delay Package Trip Delay Missed Connection | \$200 per day up to \$2,500, 6 hour delay \$1,000 per covered trip, 3 hour delay |
| Package 4: Baggage Package Package Baggage and Personal Effects Baggage Delay | \$2,500 / \$1,250 per item/ \$100 Deductible per item excess \$500, 24 hour delay |
| Package 5: Travel Medical Package Travel Medical Expense - Adventure Sports Included Emergency Dental Emergency Evacuation & Repatriation of Remains | \$100,000 / \$50 Deductible \$750 / \$0 Deductible Up to \$500,000 |
| Package 6: Pet Medical Package - Add On Rate is per Policy Pet Medical Expense Pet Return | Up to \$2,000 / \$100 Deductible Up to \$500 |
| Package 7: Rental Vehicle Damage – Add On Rate is per Policy Rental Vehicle Damage | Up to \$35,000 per rented vehicle- Primary \$0 Deductible |
| Package 8: Accidental Death & Dismemberment Accidental Death & Dismemberment | \$100,000 or \$250,000 or \$500,000 |
| Package 9: Vacation Rental Damage Vacation Rental Damage Damage report excl. not waived | \$1,500 or \$3,000 or \$5,000, up to 90 Days |

APPENDIX B: RESTRICTED TERRITORIES

battleface Travel Insurance Program

Restricted Countries & Destinations

Effective: July 2021 .

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 STATES ARE INELIGIBLE | US OFAC SANCTIONS & EMBARGOES THESE DESTINATIONS ARE INELIGIBLE |
|--|--|
| Afghanistan | Central African Republic |
| Belarus | Cuba |
| Burundi | Iran |
| Central African Republic | North Korea |
| Chad | Syria |
| Iraq | |
| Libya | |
| Mauritania | |
| Niger | |
| Republic of South Sudan | |
| Russia | |
| Somalia | |
| Sudan | |
| Syria | |
| Ukraine | |
| Venezuela | |
| Yemen | |
| Cautionary (No Eligibility Exceptions) These Destinations are Eligible Provided The Risk is Within All Other Guidelines | |
| Burkina Faso | |
| Haiti | |

APPENDIX C: DISCLOSURES AND DISCLAIMERS

Marketing Disclosures:

One of the following Marketing disclosure must appear when benefits are summarized on marketing materials including websites:

This document is only a summary of our 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 the agent or Company if you have any questions. (or)

This is only a brief description of the coverage(s). The policy will contain reductions, limitations, exclusion and termination provisions. Full details of the coverage are contained in the policy. Please read the policy carefully to fully understand the coverages, terms conditions, limits and exclusions. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. Not all plans or coverages are available in every state. Please contact your Agent [add name if desired].

Underwriting Disclosure:

The underwriting disclosure must appear on marketing material/website that offers Spinnaker insurance plans.

This insurance coverage is underwritten by Spinnaker Insurance Company (an IL Corporation, NAIC #24376). Administrative office is located at One Pluckemin Way, Suite 102, Bedminster, NJ 07921. Plans are administered by [administrator name] [domicile state and organization type, i.e. a Delaware Limited liability company] (FL License number Wxxxxxx; Lxxxxxx/ CA License number xxxxxxx). Not all insurance coverages or products may be available in all jurisdictions. Please refer to the policy for complete details.

Non insurance services are provided by [service provider name]

Alternate Combined Disclosure:

The following disclosure combines product, underwriter and licensing requirements if a single disclosure is preferred.

This is a brief description of the coverage provided under policy for series RIG-1000, underwritten by Spinnaker Insurance Company (an IL Corporation, NAIC #24376 IL license number- CA -#24376) with administrative office at 1 Pluckemin Way, Suite 102, Bedminster, NJ 07921 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

Coverage is available only to U.S. Residents and is offered by [name of agent] , a [state] (type of organization, CA license number xxxxxxx / FL license number Wxxxxxx:Lxxxxxx, with administrative office at [add address]. [if this will be distributed by unlicensed travel retailers please add the following] Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required to purchase any other product or service from the travel Retailers.

License Supervising producer: [producer name] [producer address street, city , state zip] [producer phone number] [resident state license number] CA license number xxxxxxx.

Purchase point disclosures:

The following disclosures should be agreed to for the purchase to be processed. These can be agreed to and acknowledged separately, or for efficiency the following may be an acknowledgement of linked important information document:

Legal age consent:

I confirm that I am at least 18 years age. If this policy is purchased for a person under the age of 18, I hereby confirm that I am his/her parent or legal guardian.

Electronic signature and document delivery:

Electronic Signature: Applicant understands clicking the submission button constitutes an electronic signature. The electronic signature documents the applicant's consent to all of the provided terms and conditions. Electronic signatures are legal and enforceable the same as a traditional signature.

Electronic Delivery: Applicant consents to issuance of their policy documents, and all other notices, electronically via email if an email address is provided. Applicant should be diligent in updating their provided email address if any changes occur. Applicant may withdraw their consent via email at clientservices@xxxxxxx.com or over the phone at +1 xxx xxx-xxxx. In order to view documents delivered electronically, applicant will need regular internet access and applicant will also need Adobe Acrobat Reader to view documents in .pdf format.

Fraud Warning:

Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. (Fraud language varies by state.)

For New York Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

For residents of California: For your protection California law requires the following to appear on this form: a) Any person who knowingly present a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. b) A false statement in an application shall not bar the right to recovery under the Policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by the Company.

For residents of Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company.

Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kansas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law and may be subject to fines and confinement in prison.

For residents of Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

For residents of Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

For residents of New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

For residents of New Mexico: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

For residents of Ohio and Oklahoma: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For residents of Oregon: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

For residents of Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For residents of Vermont: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

For residents of Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

OFAC Disclosure:

This disclosure should appear on the Confirmation of Benefits and marketing and policy documents as required. This is a regulatory compliance notice:

All U.S. persons are required to comply with trade and economic sanctions and regulations as enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Any benefits or claims made under this Policy will only be made in full compliance with all United States of America economic sanctions, laws, and regulations as administered by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Any expenses incurred or claims made involving travel, or travel related services which are in violation of any U.S., United Nations, European Union sanctions, resolutions or regulations will not be covered under this plan. For more information please consult the OFAC website <http://www.treasury.gov/resource-center/sanctions/>

Limited Policy Disclosure:

This disclosure should be displayed on information related to policy coverage including the confirmation of Benefits and policy coverage page:

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

Pre-Existing Conditions Disclosures:

This disclosure should be displayed on Confirmation of Coverage if policy language includes any definition, exclusion or other provision for pre-existing conditions:

This program contains a PRE-EXISTING conditions limitation. Please read the Definitions and Exclusions carefully.

battleface[®]

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