



battleface

**MULTI-TRIP
ANNUAL PLAN
PROGRAM GUIDE**

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PRODUCT HIGHLIGHTS

The battleface Multi-Trip Annual Plan includes Pre-departure Trip Cancellation, Single Occupancy, Trip Interruption, Trip Delay, Missed Connection, Baggage and Personal Effects, Baggage Delay, Travel Medical Expense, Emergency Dental Expense, Hospital Room & Board, and Emergency Evacuation and Repatriation of Remains. 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 Multi-Trip Annual Plan a **family member** means **your** or **your traveling companion's**:

- **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.

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 Trip Length allowed is 40 consecutive days for any one trip. There is no limit to the number of trips that may be taken during the plan term, and no need to notify battleface prior to commencing a trip.

Eligible Purchase Window is up to 180 days (about 6 months) into the future.

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 (AS OF APRIL 2022)

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.

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

Annual Plan Begins:

The annual plan will take effect on the latest of:

- a. The **policy effective date**; or
- b. The **effective date** specified on the application.

The insured may select a start date for the plan up to 180 days into the future.

Coverage Effective and Termination Dates:

The Trip Cancellation benefit is effective on the Start Date of the plan term. This benefit will end when the plan term ends, or when the benefit is fully exhausted, whichever is earlier. In the event that a **covered trip** is scheduled to begin after the plan term ends, Trip Cancellation benefits for that **covered trip** will apply until the end of the plan term.

All other benefits are effective on the date and time **you** begin each **covered trip** during the plan term; or, if **you** are already on the **covered trip**, benefits for that **covered trip** will begin on the Start Date. Benefits end on the earliest of:

- a. The date and time **you** arrive at the **return destination** (or the **destination** for one-way travel); or
- b. The date the last benefit is fully exhausted; or
- c. The end of the plan term.

PRE-EXISTING MEDICAL CONDITIONS

For annual plans **pre-existing medical conditions** will be covered after **your** insurance plan has been in effect for at least sixty (60) days. Any **pre-existing medical conditions** will be covered if **you** apply for a new plan effective immediately after the end of the annual term. If **you** apply at a later date, the **preexisting medical conditions** will not be covered until the new insurance plan has been in effect for at least sixty (60) days.

Pre-existing medical condition means an **injury, sickness, death** or other condition of **you, your traveling companion, family member, host at destination, business partner, 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:

- 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. Care, testing or treatment was given or recommended by a **physician**; or
- 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.

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

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 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.

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 EXCEPTIONIONS

Residents of these states will be issued policies specific to their respective state: CA, CO, CT, DC, FL, ID, IL, IN, KS, MA, MI, MN, MO, NV, NH, ND, TN, TX, UT, VT, VA

The following states have pricing exceptions: AK, CA, CO, FL, IN, KS, MT, NH, ND, TN, TX, VT, VA

The following states have benefit exceptions: FL, KS, MT, ND, NH, VA

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 E-SIGN (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

MULTI- TRIP ANNUAL PLAN

Eligibility & Additional Terms:

Pricing	Age Band, Trip Cost Band
Pre-Existing Conditions Exclusion	180 Day Look Back (120 days for VT)
Pre-Existing Conditions Exclusion Waiver	Once plan in effect 60 days
Family Member Definition	Refer to page #2 of this program guide
Covered People for TCAN/TINT	Insured, Family Member
Travel Medical Excess / Primary	EXCESS (PRIMARY for KS, MT, ND)
Mental, Nervous, Psychological Disorder	Not Included
Maximum Age Eligible	85
Eligible Purchase Window	30 days (about 4 and a half weeks) Up to 180 days from current date
Maximum Trip Length	40 days
Maximum Trip Cost	Can select different levels of Trip Cancellation coverage for the entire plan term
Territory	US residents only
Terms, Conditions & Exclusions	Standard Travel policy
COVID-19	ex-gratia included

COUNTRY WIDE PLAN

States: AL, AK, AZ, AR, CA, CO, DC, DE, GA, HI, ID, IL, IN, IA, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NV, NJ, NM, NC, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, WV, WI, WY

COVERAGE	MAXIMUM LIMIT
Travel Protection Benefits	
Trip Cancellation	\$1,500/\$3,000/\$5,000 Excess Coverage
Trip Interruption	150% of Trip Cancellation Limit Excess Coverage
Single Occupancy	up to TCAN max Excess Coverage
Trip Delay	\$200 per day up to \$1,000; Min 6 hours delay
Missed Connection	\$1,000; min 3 hours
Property Protection Benefits	
Baggage and Personal Effects	\$2,000; \$1,000 per item; Deductible \$100 Excess Coverage Credit Card/Passport Coverage No sporting equipment
Baggage Delay	Up to \$750; \$100 per day; Min 24 hours delay
Travel Medical Protection	
Travel Medical	\$250,000, Deductible \$100 Adventure Coverage Included Excess Coverage
Dental	\$750, \$0 deductible
Hospital Room & Board	Included: \$200 per day
Emergency Medical Evacuation	\$500,000 Primary Coverage Adventure Coverage Included

FLORIDA

COVERAGE	MAXIMUM LIMIT
Travel Protection Benefits	
Trip Cancellation	\$1,500/\$3,000/\$5,000
Trip Interruption	150% of Trip Cancellation Limit
Single Occupancy	up to TCAN max
Trip Delay	\$200 per day up to \$1,000; Min 6 hours delay
Missed Connection	\$1,000; min 3 hours
Property Protection Benefits	
Baggage and Personal Effects	\$2,000; \$1,000 per item; Deductible \$50 Excess Coverage Credit Card/Passport Coverage No sporting equipment
Baggage Delay	Up to \$750; \$100 per day; Min 24 hours delay
Travel Medical Protection	
Travel Medical	\$250,000, Deductible \$50 Adventure Coverage Included Excess Coverage
Dental	\$750, \$0 deductible
Emergency Medical Evacuation	\$500,000 Primary Coverage Adventure Coverage Included

KANSAS, MONTANA, NORTH DAKOTA

COVERAGE	MAXIMUM LIMIT
Travel Protection Benefits	
Trip Cancellation	\$1,500/\$3,000/\$5,000 Excess Coverage
Trip Interruption	150% of Trip Cancellation Limit Excess Coverage
Single Occupancy	up to TCAN max Excess Coverage
Trip Delay	\$200 per day up to \$1,000; Min 6 hours delay
Missed Connection	\$1,000; min 3 hours
Property Protection Benefits	
Baggage and Personal Effects	\$2,000; \$1,000 per item; Deductible \$100 Credit Card/Passport Coverage No sporting equipment
Baggage Delay	Up to \$750; \$100 per day; Min 24 hours delay
Travel Medical Protection	
Travel Medical	\$250,000, Deductible \$100 Adventure Coverage Included Primary Coverage
Dental	\$750, \$0 deductible
Hospital Room & Board	Include: \$200 per day
Emergency Medical Evacuation	\$500,000 Primary Coverage Adventure Coverage Included

NEW HAMPSHIRE

COVERAGE	MAXIMUM LIMIT
Travel Protection Benefits	
Trip Cancellation	\$1,500/\$3,000/\$5,000 Excess Coverage
Trip Interruption	150% of Trip Cancellation Limit Excess Coverage
Single Occupancy	up to TCAN max Excess Coverage
Trip Delay	\$200 per day up to \$1,000; Min 6 hours delay
Missed Connection	\$1,000; min 3 hours
Property Protection Benefits	
Baggage and Personal Effects	\$2,000; \$1,000 per item; Deductible \$100 Excess Coverage Credit Card/Passport Coverage No sporting equipment
Baggage Delay	Up to \$750; \$100 per day; Min 24 hours delay
Travel Medical Protection	
Travel Medical	\$50,000 , Deductible \$100 Adventure Coverage Included Excess Coverage
Dental	\$750, \$0 deductible
Hospital Room & Board	Include: \$200 per day
Emergency Medical Evacuation	\$500,000 Primary Coverage Adventure Coverage Included

VIRGINIA

COVERAGE	MAXIMUM LIMIT
Travel Protection Benefits	
Trip Cancellation	\$1,500/\$3,000/\$5,000
Trip Interruption	150% of Trip Cancellation Limit
Single Occupancy	up to TCAN max
Trip Delay	\$200 per day up to \$1,000; Min 6 hours delay
Missed Connection	\$1,000; min 3 hours
Property Protection Benefits	
Baggage and Personal Effects	\$2,000; \$1,000 per item; Deductible \$100 Credit Card/Passport Coverage No sporting equipment
Baggage Delay	Up to \$750; \$100 per day; Min 24 hours delay
Travel Medical Protection	
Travel Medical	\$250,000, Deductible \$100 Adventure Coverage Included
Dental	\$750, \$0 deductible
Hospital Room & Board	Include: \$200 per day
Emergency Medical Evacuation	\$500,000 Adventure Coverage Included

APPENDIX B: RESTRICTED TERRITORIES

Effective: October 2023

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>

COUNTRIES UNDER OFAC SANCTIONS:

- Central African Republic
- Cuba
- Iran
- North Korea
- Russia
- Syria
- Ukraine

INELIGIBLE COUNTRIES/REGIONS

- Afghanistan
- Afghanistan
- Belarus
- Burkina Faso
- Burma (Myanmar)
- Chad
- Haiti
- Israel/ Gaza Strip/ West Bank
- Iraq
- Lebanon
- Libya
- Mali
- Mauritania
- Niger
- Republic of South Sudan
- Somalia
- Sudan
- Venezuela
- Yemen

APPENDIX C: DISCLOSURES & DISCLAIMERS

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

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



battleface Insurance Services LLC

45 East Lincoln Street
Columbus, OH 43215

t: +1 (855) 998 2928

e: usa@battleface.com