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SCOUT BENEFIT WORDING

SCOUT BENEFIT SELECTIONS

INCLUDED IN BASE PLAN:

Trip Cancellation

- Coverage **up to 100% of your pre-paid, non-refundable trip cost** if you need to cancel your trip for a covered reason.
- For instance, **if you or your traveling companion become sick with COVID-19 before your departure date**, Trip Cancellation will cover expenses for your unused, not refunded trip cost to a max of \$20,000.00 per traveling party.

Trip Interruption

- Coverage **up to 125% of your pre-paid and non-refundable trip cost** if a portion of a trip is missed, or if you must return home early due to unforeseen circumstances, including illness, injury, or death.
- For instance, if you or your traveling companion become sick with COVID-19 while traveling, Trip Interruption will cover expenses like additional flight costs if you aren't cleared to travel home on your original return date.

Single Occupancy

• Coverage **up to 100% of trip cost** if your traveling companion cancels or interrupts their trip for a covered reason and you choose to still go but have additional costs.

Trip Delay

• Up to \$150 per day and \$1,000 per trip to provide coverage for the costs of meals, local transportation and accommodations when your trip is unexpectedly delayed at least 6 hours for covered reasons.

Baggage and Personal Effects

• Up to \$1,000 for reimbursement of lost, stolen, or damaged luggage, sporting equipment and personal effects. Per-item limit may apply. \$0 deductible.

Baggage Delay

• Up to \$500 to cover the purchase of clothing, toiletries, and other essential items if your luggage is delayed at least 24 hours.

Travel Medical Expense

• **Up to \$100,000** (\$50,000 in NH) for the costs to treat a medical emergency, including COVID-19, during a trip. \$0 deductible.

Includes:

- Emergency Dental Expenses: Up to \$750 for emergency dental expenses related to accidental injury to sound natural teeth. \$0 deductible.
- Hospital Room & Board: \$50/day

Emergency Medical Transportation & Repatriation of Remains

• **Up to \$300,000**, for the cost of emergency medical transportation to get you to the nearest adequate medical facility, or home, in the event of a medical emergency during your covered trip. Also covers expenses related to repatriation of remains in the event of your death while on the trip.

OPTIONAL ADD-ON COVERAGES

Cancel For Any Reason

 Cancellation of a covered trip for any reason not otherwise covered by the policy, up to 75% of nonrefundable trip costs. You must purchase within 15 days of initial trip deposit, insure your full trip cost, and cancel before 48 hours of scheduled departure. Conditions apply.

Accidental Death & Dismemberment

 \$25,000, \$50,000, or \$100,000 of coverage (\$100,000 limit not available in NH) to cover loss of eyesight or hearing, loss of limbs and death resulting from an accident while traveling. Coverage limit is chosen by you.

Rental Vehicle Damage

• Up to \$35,000 for one rented vehicle per traveling party for theft or damages due to collision, vandalism, windstorm, fire, hail or flood, or any cause beyond your control while in your possession. \$100 deductible.

This disclaimer language will need to be presented to the customer at some point, depending upon how the insurance benefits are displayed:

battleface Travel Insurance plans are underwritten by Everspan Insurance Company (an AZ Corporation, NAIC# 24961), with administrative office at One World Trade Center, 41st Floor, New York, NY 10007 and Spinnaker Insurance Company (an IL Corporation, NAIC# 24376), with administrative office at One Pluckemin Way, Suite 102, Bedminster, NJ 07921. Plans are offered and administered by battleface Insurance Services LLC, 45 East Lincoln Street, Columbus, OH 43215, National Producer Number 18731960 (FL License number L107363/CA License number 0M75381). Travel Retailers offering this plan may not be licensed insurance producers and cannot answer technical questions about the terms, benefits, exclusions, and conditions of this insurance or evaluate the adequacy of your existing insurance. Your Travel Retailer may be compensated for the purchase of a Plan and may provide general information about the Plans offered, including a description of the coverage and price. The purchase of this Plan is not required in order to purchase other travel products or services offered by your Travel Retailer. This is a brief description of the coverage provided under Everspan policy series EBIS00 and Spinnaker policy series RIG-1000. The Policy will contain reductions, limitations, exclusions, and termination provisions. Please refer to the Policy for complete details. If there are conflicts between the information on this site and the Policy, the Policy will govern in all cases. Not all products or coverages may be available in all jurisdictions.

Non-insurance assistance services are provided by Robin Assist LLC (in CA: battleface Insurance Services dba Robin

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