



Travel Protection Plan Summary

For Plan #GR425V

To review full plan details online, go to: tripmate.com/wpGR425V
Effective for sales on or after 9/1/2021



VIKING



The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 15 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are not disabled from travel at the time Your plan payment is paid.*

*Requirements vary by state. Please review your state specific document for full details.



Schedule of Benefits

Part A - Cancel For Any Reason Waiver

(Provided by Viking Cruises)

Per Person

Cancel For Any Reason Waiver	Up to Trip Cost*
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Part B - Insurance Benefits

(Underwritten by Generali - U.S. Branch)

Per Person

Trip Cancellation	100% of Trip Cost
Trip Interruption	150% of Trip Cost
Travel Delay (Up to \$300 Per Day)	\$1,500
Medical and Dental	
Medical Expense	\$100,000
Dental Expense	\$750
Emergency Assistance and Transportation	
Emergency Assistance and Transportation Expense	\$250,000
Emergency Companion Hospitality Expense	\$10,000
Security Evacuation	\$25,000
Accidental Death & Dismemberment - Air Flight Accident	\$25,000
Baggage	\$3,000
Baggage Delay	\$1,000

*Cancel For Any Reason Waiver is provided by Viking Cruises and is not an insurance benefit underwritten by Generali - U.S. Branch. Cancel For Any Reason Waiver provides reimbursement in the form of a travel voucher. The Viking Cruises Cancel For Any Reason Waiver does not cover cancellation penalties associated with travel arrangements that are not provided by Viking Cruises. Travel vouchers are subject to the following terms and conditions: Viking Cruises travel vouchers may be used like cash when purchasing Travel Arrangements with Viking Cruises, are valid for travel booked within 12 months of the date of issue and are non-refundable and non-transferable and will only be issued in the name of the person(s) who canceled and are not redeemable for cash. A travel voucher may not be used as a credit towards the initial deposit for a future trip, or to purchase the Viking Cruises Travel Protection Plan. Waiver claims must be reported to the Claims Administrator within 30 days of the date a traveler cancels his/her Trip to qualify for a voucher. Waiver claims presented more than 30 days after such cancellation may be disqualified for reimbursement. Above limits are per person. Plan limits also apply.

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Benefit Summary

TRIP CANCELLATION - We will reimburse you, up to the amount in the Schedule, for Trip Cancellation Covered Expenses, if you are prevented from taking your Trip due to any of the Unforeseen Covered Events. The Covered Event must occur before you depart on your Trip and while your coverage is in effect under this Plan.

TRIP INTERRUPTION - We will reimburse you, up to the amount shown in the Schedule, for Trip Interruption Covered Expenses, if your arrival on your Trip is delayed beyond your Scheduled Departure Date, or if you are unable to continue your Trip, due to one of the Unforeseen Covered Events that occur during your Trip and while your coverage is in effect under this Plan.

TRAVEL DELAY - We will reimburse, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for Accommodations, meals, telephone calls, local transportation, vehicle parking charges, and pet kennel fees if you are delayed on your Trip for 12 consecutive hours or more. We will not pay benefits for expenses incurred after travel becomes possible. The delay must be due to one of the Unforeseen events, which prevents you from reaching our intended Destination.

MEDICAL AND DENTAL - We will reimburse, up to the amount on the Schedule, for covered expenses incurred by you resulting from a Sickness that first manifests itself or an injury that occurs while on a Trip and the initial documented treatment is given by a Physician or Dentist during this Trip. Benefits payable as a result of incurred covered expenses will only be paid after benefits have been paid under any Other Valid and Collectible Health Insurance is effect for you. This coverage is in excess of any other health insurance you have available to you at the time of the loss.

EMERGENCY ASSISTANCE AND TRANSPORTATION - We will pay, up to the amount shown in the Schedule, for Emergency Assistance and Transportation Covered Expenses resulting from a Sickness that first manifests itself or an injury that occurs while on a Trip. Covered Expenses such as medical evacuation, medical repatriation including Transport and medical care en route to a Hospital or to your Home, if medically necessary.

SECURITY EVACUATION - We will reimburse, up to the amount shown in the Schedule, for Covered Expenses if you require a Security Evacuation during your trip due one or more of the Unforeseen covered events.

ACCIDENTAL DEATH & DISMEMBERMENT – AIR FLIGHT ACCIDENT - We will pay this benefit, up to the amount on the Schedule, if you are injured on an Air Flight Accident, which occurs while you are on a Trip and you suffer the loss of life or limb within 365 days of the Air Flight Accident.

BAGGAGE - We will reimburse, up to the amount shown in the Schedule, for loss, theft, damage, or destruction of your Baggage that occur during your trip.

BAGGAGE DELAY - If your Baggage is delayed by a Common Carrier for 24 hours or more during your Trip, we will reimburse you, up to the amount shown in the Schedule, for necessary clothing, toiletry items, cost to launder your clothing, and reasonable expenses incurred during your Trip to locate and/or track your delayed Baggage.



Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan helps protect Your covered trip (means a period of travel at least 100 miles away from Home to your Destination. The purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind. For round-trip travel you must have a defined Scheduled Departure Date and a Scheduled Return Date associated with the purchase of this Policy specified with Viking Cruises through whom the insurance was purchased. For one-way travel you must have a defined Scheduled Departure Date, an arrival date, departure city, and arrival city specified at the time of purchase. The Trip may not exceed 180 days in length.) if You are to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness or Injury of you, your Traveling Companion, or your Family Member provided the conditions outlined in the plan are met;
- Sickness or Injury of your or your Traveling Companion's Service Animal, Business Partner, childcare provider or eldercare provider provided the conditions in the plan are met;
- Death of you, your Traveling Companion, or your Family Member; or your or your Traveling Companion's Service Animal, Business Partner, childcare provider or eldercare provider provided there is no substitute childcare provider or eldercare provider;
- your Host is unable to provide overnight lodging due to their death or a life-threatening Sickness or Injury;
- you or your Traveling Companion are Quarantined;
- your or your Traveling Companion's Home is under Mandatory Evacuation or is made Uninhabitable by a Natural Disaster. We will only pay the benefits for losses occurring within 30 days after the Mandatory Evacuation is issued or the Natural Disaster makes the Home Uninhabitable;
- your Accommodations at the Destination made Uninhabitable due to a Natural Disaster. In order to receive benefits under this Covered Event, you must have 4 days or 50% of your total Trip length or less remaining at the time the Accommodation is deemed habitable. We will only pay benefits for losses occurring within 30 calendar days after the Natural Disaster renders your Accommodations Uninhabitable;
- your Accommodations at the Destination made inaccessible by a Natural Disaster. For the purpose of this Covered Event, inaccessible means your Accommodations can not be reached by your original mode of transportation. In order to receive benefits under this Covered Event, you must have 4 days or 50% of your total Trip length or less remaining at the time the Accommodation is deemed accessible. We will only pay benefits for losses occurring within 30 calendar days after the event renders the Destination inaccessible;
- your Common Carrier is delayed or cancelled for 12 consecutive hours or more resulting from adverse weather;
- your Common Carrier is delayed or cancelled resulting from mechanical breakdown



Coverage Summary

- of the aircraft, ship, boat or motor coach that you were scheduled to travel on;
- your public transportation or Common Carrier is delayed or cancelled resulting from a Strike. The Strike must be announced at least 5 days after the purchase of this Policy;
 - complete or partial closure of the air traffic control tower or the airport from which you are scheduled to depart. Closure must be caused by a power outage or electronic or systems failure;
 - you or your Traveling Companion are serving on a jury, or are required by a court order to appear as a witness in a legal action provided you, a Family Member or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer. Your jury services or court appearance must fall within the scheduled Trip dates;
 - a documented theft of your passports, or visas specifically required for your Trip. The theft must be substantiated by a police report and must occur within 14 days prior to your Scheduled Departure Date;
 - hijacking;
 - you or your Traveling Companion are the victim of a Felonious Assault within 10 days prior to the Scheduled Departure Date. The assault must be substantiated by a police report;
 - you, or your Traveling Companion are called into active military service to provide aid or relief in the event of a Natural Disaster;
 - your previously granted military leave is revoked. The leave must be approved prior to your coverage becoming effective, and official written revocation notice from a superior will be required; or
 - A Terrorist Act which occurs in your Trip departure city or Destination within 30 days prior to your Scheduled Departure Date, provided the city has not experienced a Terrorist Act in the past 30 days prior to the effective date of your coverage.

The plan contains additional covered reasons not discussed above. Some covered reasons can also vary by state. Additional terms, conditions and limitations apply to many of the covered reasons for Cancellation and Interruption discussed above. Please review the full plan details online at tripmate.com/wpGR425V



Limitations & Exclusions

Insurance benefits are not payable for any loss due to, arising or resulting from:

1. you or your Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury;
2. Mental or Psychological Disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. intoxication above the legal limit at your location at the time of loss;
5. pregnancy or childbirth, elective abortion or fertility treatment (not including Unforeseen Complications of Pregnancy);
6. any Trip taken against the advice of a Physician;
7. participation as a professional in athletics;
8. participation in organized amateur and interscholastic athletic or sports competition or events;
9. riding or driving in any motor competition;
10. participation in Adventure Activities, Extreme Activities, or Hazardous Activities, except as a spectator;
11. operating or learning to operate any aircraft, as pilot or crew;
12. Elective or Experimental Treatment or Procedures;
13. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
14. declared or undeclared war, or any act of war;
15. participation in a Riot, Civil Disorder, or insurrection;
16. the release, escape, or dispersal of: nuclear or radioactive contamination, pathogenic, poisonous biological or chemical materials;
17. any unlawful acts, committed by you or your Traveling Companion;
18. any amount paid or payable under any worker's compensation, no fault or personal injury protection coverage, disability benefit or similar law;
19. detention by Customs and Border Protection or any governmental authority, regulation or prohibition;
20. travel restrictions imposed for a certain area by governmental authority;
21. Financial Insolvency;
22. an illness, disease, or other condition, event or circumstance which occurs at a time when coverage is not in effect;
23. any issue or event that could have been reasonably foreseen or expected when you purchased the coverage;
24. a Natural Disaster that occurs on or before the purchase date of this Policy;
25. a tropical storm or hurricane that is named on or before the purchase date of this Policy;
26. any amount paid for this Policy or any other insurance.

Please note, limitations and exclusions can vary by state. Please review your state specific document for full details. Benefits payable as a result of incurred covered expenses will only be paid after benefits have been paid under any Other Valid and Collectible Health Insurance in effect for you. This coverage is in excess of any other health insurance you have available to you at the time of the loss. You must submit your claim to that provider first. Any benefits you receive from your primary or supplementary insurance providers will be deducted from your claim with us.



Non-Insurance Services

Generali Global Assistance



Generali Global Assistance Non-Insurance Service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Locating Lost or Stolen Items
- Emergency Message Relay
- Embassy & Consular Services
- Prescription Assistance
- Replacement Medication & Eyeglasses
- Legal Referral
- Language Interpretation & Translation
- Emergency Cash Transfer

To contact Generali Global Assistance:

Within U.S & Canada
866-303-1918

Collect Worldwide
816-905-3998

YOUR PLAN NUMBER: GR425V

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at travelclaimsonline.com or call **866-303-1165**.

INFORMATION YOU NEED TO KNOW

Travel insurance plans are administered by Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency), Lic. No. 07947, located in Pembroke Pines, FL. Plans are available to residents of the U.S. but may not be available in all jurisdictions. Benefits and services are described on a general basis; certain conditions and exclusions apply. Travel Retailers may not be licensed to sell insurance, in all states, and are not authorized to answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. This plan provides insurance coverage for your trip that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. This notice provides general information on Generali's products and services only. The information contained herein is not part of an insurance policy and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern. Travel insurance plans are underwritten by: Generali U.S. Branch, New York, NY; NAIC # 11231. Generali US Branch operates under the following names: Generali Assicurazioni Generali S.P.A. (U.S. Branch) in California, Assicurazioni Generali – U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The General Insurance Company of Trieste and Venice – U.S. Branch in Virginia. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia.