

Flight & Baggage Insurance

Policy Schedule

Thank you for your purchase. This Policy Schedule includes important information about the insurance you have purchased for your upcoming trip. You will find your Insurance Policy included as an attachment in your new policy email. You may cancel this insurance within of 10 days of your Coverage Effective Date if, on the date you cancel, you have not started your trip or filed a claim. If you have any questions or need to correct any of the information stated on this document, please contact the Chubb Customer Care Centre at 1-866-573-5375.

Plan Purchased: Flight & Baggage - Round Trip
 Policy ID #: CASWFB000013942
 PNR: H71BRJ
 Coverage Effective Date: 11/05/2020

Trip Details
 Departure Date: 12/07/2020
 Return Date: 12/14/2020
 Destination Country: Canada , Jamaica

Personal Information
 Contact Name: Joe Sample
 Address: 123 Example Street
 Toronto Ontario M5E 1A1
 Phone: 123-456-7729
 Email: Joe.sample@email.com

Trip Cost: Premium:

Totals: \$1,364.44 \$136.02

*Taxes included with premium, where applicable.

Please refer to your Insurance Policy for all terms and conditions, including exclusions and limitations that may apply to your coverage, as well as claims contact information.

Standard Plan Benefits:	Amount*:
Flight Cancellation	100% of Trip Costs (\$2,500 maximum)
Trip Interruption	100% of Trip Costs (\$2,500 maximum)
Flight Delay	\$150 (6 hour delay)
Lost or Stolen Baggage	\$500
Baggage Delay	\$100 (24 hour delay)

For Travel Assistance and information, you can either visit the Government of Canada website or download their app.

Website <https://travel.gc.ca/assistance>
 App Travel Smart - Canada

Swoop Policy: Flight and Baggage Insurance

CHUBB®

Experience,
integrity,
knowledge,
and a wealth of
expertise
*are just some of the
advantaged that
we offer.*



Who We Are

Chubb's Accident & Health (A&H) division has consistently and reliably helped protect large and small businesses, professional practices, schools and colleges, financial institutions, membership associations, civic, church and non-profit organizations, and individuals alike.

Through our products and services, we have demonstrated an exceptional ability for flexible, fast and creative collaboration with policyholders. A&H offers insurance solutions to our clients and their employees, members, customers and individuals should they be involved in an accident or business travel-related emergency.

What is Covered?



Flight Cancellation

Reimbursing expenses resulting from You cancelling Your flight, or the change fee and fare difference if You choose to reschedule Your flight.



Trip Interruption

Providing You the cost of one way economy air and/or ground transportation ticket if a trip is interrupted.



Flight Delay

Compensating the costs of travel, lodging and meals if Your Schedule Flight is delayed more than 6 hours.



Lost or Stolen Baggage

Helping You in the event baggage is lost, stolen or damaged.



Baggage Delay

Providing coverage for baggage delay that is at least 24 hours after Your Scheduled Flight.

Who insures you
doesn't matter...
Until it does.

*Make sure that when
it matters, you'll feel
certain too.*



How to Make a Claim?



1

To make a claim, the person making the claim will need to contact Us at the toll free telephone number shown below.

2

We will then send the claimant the appropriate forms to be completed.

3

The person making the claim must complete the forms and give us the information required to assess the claim.

Doctors may charge a fee to complete certain forms. The person making the claim is responsible for any such fees.

4

The completed claim forms and supporting information must be sent to the following address.



Crawford & Company Canada
National Claims Management
Centre



Telephone: 1.855.897.8512
Fax: 1.905.602.0185



300-100 Milverton Drive
Mississauga, ON L5R 4H1
Attention: New Claims



newhumanriskclaims@crowco.ca

Contents

Insuring Agreement	7
Overview	8
Coverages	9
1. Flight Cancellation	9
2. Trip Interruption	10
3. Flight Delay	11
4. Lost or Stolen Baggage	11
5. Baggage Delay	11
Misrepresentation	12
Premiums	12
Making a Claim	12
General Policy Conditions	13
Statutory Conditions	13
Protecting Your Personal Information	14
Complaint Procedures	14
Definitions	14

Flight and Baggage Insurance Issued by: Chubb Insurance Company of Canada

Insuring Agreement

In consideration of the Application for Flight and Baggage Insurance, the Policy Schedule, and payment of premiums when due, We have issued this Policy to the Primary Insured. We agree to pay the coverages described in this Policy, subject to all of its terms, conditions, limitations and exclusions.

This Policy (herein after referred to as “the Policy”) goes into effect on the Effective Date shown in the Policy Schedule.

In this Policy, “the Policyholder” means the individual named in the Policy Schedule as the Primary Insured and “We”, “Us” or “Our” means Chubb Insurance Company of Canada.

IN WITNESS WHEREOF, Chubb Insurance Company of Canada has caused this Policy to be signed by its President in the City of Toronto, Ontario.

A handwritten signature in black ink, appearing to read "John Alfieri", is written over a vertical line.

John Alfieri, President

Chubb Life Insurance Company of Canada
199 Bay Street, 24th Floor, Toronto, Ontario, M5L 1E2

Overview

Effective Date of Coverage

The insurance starts on the Effective Date set out in the Policy Schedule.

Termination of Coverage

The insurance ends once You have completed Your final Scheduled Flight.

You may cancel this Policy for a full refund within 10 days of purchase provided it is prior to Your original Scheduled Flight and a claim has not been incurred.

After this 10-day period, the Policy is non-refundable.

We cannot cancel Your policy before the expiry date. However, in certain circumstances of misrepresentation or non-disclosure, We may declare the policy void. Refer to the section entitled Misrepresentation.





Coverages

- ✓ Flight Cancellation
- ✓ Trip Interruption
- ✓ Flight Delay
- ✓ Lost or Stolen Baggage
- ✓ Baggage Delay

Flight Cancellation

Coverage Description

Flight Cancellation provides insurance coverage for expenses You incur for Scheduled Flights You cancel up to the time and date of Your original Scheduled Flight.

What is Covered

We will reimburse the following expenses up to the Benefit Maximum set out in the Policy Schedule, when You are prevented from taking Your Scheduled Flight:

1. The prepaid, unused, non-refundable Airfare; or
2. The change fee and any fare difference charged by the Airline if You choose to reschedule Your Scheduled Flight instead of cancelling Your Scheduled Flight.

Covered Causes

1. Your Injury or Loss of Life or Sickness which prevents You from traveling on the trip, as determined by a Physician;
2. Injury or Loss of Life or Sickness of Your Travelling Companion which prevents Your Traveling Companion from traveling on the trip, as determined by a Physician;

3. Injury or Loss of Life or Sickness of Your or Your Travelling Companion's Immediate Family Member when the Injury or Sickness is considered life threatening, requires hospitalization or such Immediate Family Member requires Your care or the care of Your Traveling Companion;
4. Injury or Loss of Life or Sickness of the person You are travelling to visit which prevents You from traveling on the trip when their Injury or Sickness is considered life threatening or requires hospitalization;
5. Your or Your Travelling Companion's call to jury duty or subpoena by the courts, either of which cannot be postponed or waived;
6. change in Your, Your Travelling Companion's or Your Spouse's military orders;
7. burglary or vandalism of Your or Your Travelling Companion's principal residence within 7 days of the departure date; or
8. You being directly involved in a traffic accident on the way to the airport prior to Your departure that causes You to miss Your Scheduled Flight.

What is Not Covered

We do not pay for any expenses where the circumstances leading to the Flight Cancellation are directly or indirectly related to, arising from, caused by or contributed to, by, or associated with any of the following:

1. Self-inflicted Injuries, suicide or any attempted suicide;
2. Injury resulting from off-road motorcycling, scuba diving, jet skiing, snow skiing or water skiing, mountain climbing (where ropes or guides are used), sky diving, amateur automobile racing, automobile racing or automobile speed contests, bungee jumping, spelunking, white water rafting, surfing or parasailing;
3. Pregnancy, miscarriage, voluntary termination of pregnancy, childbirth or complications except when such pregnancy complication occurs before the end of the 28th week of gestation;
4. Pre-Existing Conditions, whether disclosed or not at time of policy purchase;
5. Emotional or mental disorders;
6. Elective cosmetic surgery or experimental surgery or treatment;
7. Common or endemic or epidemic diseases or global pandemic diseases as defined by the World Health Organization, the Government of Canada or any local authority;
8. You being aware that a covered event might reasonably be expected to cause You to cancel Your Scheduled Flight at the time of its booking;
9. The use of any drug, poisonous substance, intoxicant or narcotic, unless taken according to the instructions of a Physician;
10. Commission or attempted to commission of a criminal offence;
11. Operation of any motorized vehicle or motor craft while the ability to do so is impaired by drugs or alcohol, or with a blood alcohol concentration in excess of legal limits; and
12. Drug or alcohol abuse.

Trip Interruption

Coverage Description

Trip Interruption provides insurance coverage for expenses You incur if Your trip is interrupted on or after the time and date of Your original Scheduled Flight.

What is Covered

We will reimburse the following expenses up to the Benefit Maximum set out in the Policy Schedule, when Your trip is interrupted:

1. The prepaid, unused, non-refundable Airfare; or
2. The change fee and any fare difference charged by the Airline if You choose to reschedule Your Scheduled Flight instead of cancelling Your Scheduled Flight.

Covered Causes

1. Your Injury or Loss of Life or Sickness which prevents You from continuing on the trip, as determined by a Physician;
2. Injury or Loss of Life or Sickness of Your Travelling Companion which prevents Your Traveling Companion from continuing on the trip, as determined by a Physician;
3. Injury or Loss of Life or Sickness of Your or Your Travelling Companion's Immediate Family Member when the Injury or Sickness is considered life threatening, requires hospitalization or such Immediate Family Member requires Your care or the care of Your Traveling Companion;
4. Injury or Loss of Life or Sickness of the person You are travelling to visit which prevents You from continuing on the trip when their Injury or Sickness is considered life threatening or requires hospitalization;
5. burglary or vandalism of Your or Your Travelling Companion's principal residence which occurs while on Your trip; or
6. You being directly involved in a traffic accident on the way to the airport for Your return Scheduled Flight that causes You to miss Your Scheduled Flight.

What is Not Covered

We do not pay for any expenses where the circumstances leading to the Trip Interruption are directly or indirectly related to, arising from, caused by or contributed to, by, or associated with any of the following:

1. Self-inflicted Injuries, suicide or any attempted suicide;
2. Injury resulting from off-road motorcycling, scuba diving, jet skiing, snow skiing or water skiing, mountain climbing (where ropes or guides are used), sky diving, amateur automobile racing, automobile racing or automobile speed contests, bungee jumping, spelunking, white water rafting, surfing or parasailing;
3. Pregnancy, miscarriage, voluntary termination of pregnancy, childbirth or complications except when such pregnancy complication occurs before the end of the 28th week of gestation;
4. Pre-Existing Conditions, whether disclosed or not at time of policy purchase;
5. Emotional or mental disorders;
6. Elective cosmetic surgery or experimental surgery or treatment;
7. Common or endemic or epidemic diseases or global pandemic diseases as defined by the World Health Organization, the Government of Canada or any local authority;
8. You being aware that a covered event might reasonably be expected to interrupt Your trip at the time of booking;
9. The use of any drug, poisonous substance, intoxicant or narcotic, unless taken according to the instructions of a Physician;
10. Commission or attempted to commission of a criminal offence;
11. Operation of any motorized vehicle or motor craft while the ability to do so is impaired by drugs or alcohol, or with a blood alcohol concentration in excess of legal limits; and
12. Drug or alcohol abuse.

Flight Delay

Coverage Description

Flight Delay provides insurance coverage for expenses You incur for Scheduled Flights that are delayed at least 6 hours.

What is Covered

We will reimburse the expenses incurred for travel, lodging and meals up to the Benefit Maximum set out in the Policy Schedule, when Your Scheduled Flight is delayed at least 6 hours.

Covered Causes

1. Delays by the Airline (including bad weather);
2. Unannounced strikes;
3. Natural disaster; or
4. Civil disorder or unrest.

What is Not Covered

We do not pay for any expenses where the circumstances leading to the Flight Delay are directly or indirectly related to, arising from, caused by or contributed to, by, or associated with any of the following:

1. Commission or attempted to commission of a criminal offence.

Lost or Stolen Baggage

Coverage Description

Lost or Stolen Baggage provides insurance coverage for loss or damage to Your baggage occurring on a Scheduled Flight.

What is Covered

We will reimburse You an amount up to the maximum shown in the Policy Schedule for the loss or damage of one or more items of baggage occurring on Your Scheduled Flight.

Coverage Conditions and Limitations

1. You must notify the Airline at the place the loss occurred and inform them of the value and description of Your baggage within 24 hours after the loss.

You must file written proof of loss with Us within 90 days from the date of Your loss. If applicable law provides for a longer period, You must submit Your claim within the longer period provided for by law.

You must attach copies of Airline claims forms, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, cancelled cheques, photos, or other appropriate documentation as may be required.

2. All losses payable to You under this coverage are in excess of any payments provided by the Airline or any other insurance You have.
3. We will pay the lesser of:
 - the actual purchase price of a similar item;
 - the actual cash value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, We will pay up to 75% of the determined depreciated value); or
 - the cost to repair or replace the item.
4. You must have taken all reasonable measures to protect, save and/or recover Your baggage.

What is Not Covered

The following baggage, property or losses are not covered:

1. Animals;
2. Automobiles and equipment, motorcycles, scooters, mopeds and motors;
3. Bicycles, skis, snowboards (except when checked with a common carrier);
4. Aircraft, boats or any other vehicles or conveyances;
5. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
7. Rugs or carpets of any type;
8. Perishables, medicines, perfumes, cosmetics and consumables;
9. Baggage or personal effects that are unaccompanied or left unattended in a public place;

10. Property used in trade, business or for the production of income;
11. Antiques or collectors' items;
12. Accidental loss, theft or damage to baggage or personal effects left unattended, unsecured and unlocked in Your accommodation or the motor vehicle in which you are travelling; or
13. Loss, theft or damage to baggage or personal effects as a result of commission or attempted to commission of a criminal offence.

Baggage Delay

Coverage Description

Baggage Delay provides insurance coverage for personal baggage that is delayed or misdirected by the Airline for at least 24 hours after Your original Scheduled Flight.

What is Covered

We will reimburse You an amount up to the maximum shown in the Policy Schedule for the reasonable cost to purchase essential items.

Coverage Conditions and Limitations

1. Verification of the delay by the Airline and receipts for the emergency purchases must accompany any claim.
2. Purchases must be made within 36 hours of Your arrival at Your destination.
3. The costs of items purchased under this coverage will reduce the maximum amount payable under Lost or Stolen Baggage, if it is later determined that Your personal baggage has been lost, stolen or damaged.

What is Not Covered

We do not pay for any expenses where the circumstances leading to the Baggage Delay are directly or indirectly related to, arising from, caused by or contributed to, by, or associated with any of the following:

1. Commission or attempted to commission a criminal offence.

Misrepresentation

If You have incorrectly stated, misrepresented or failed to disclose a material fact in Your application for insurance, including in any written, telephonic or electronic statements provided as evidence of insurability, We may contest the validity of this Policy. This means We can declare the policy void from the beginning and will refund premium.

Premiums

Premiums are due at the time of purchase of the Policy. A premium adjustment will be made for any changes due to an amendment to the Policy.

Making a Claim

1 Payment of Claims

All indemnities under this Policy are payable to the You. In the event You die prior to the indemnity being paid, the payment will be made to Your estate.

2 Notice of Claim

To make a claim, the person making the claim will need to contact Us at the toll free telephone number shown below. We will then send the claimant the appropriate forms to be completed. The person making the claim must complete the forms and give us the information required to assess the claim.

Doctors may charge a fee to complete certain forms. The person making the claim is responsible for any such fees.

The completed claim forms and supporting information must be sent to the following address:



Crawford & Company Canada
National Claims Management
Centre



300-100 Milverton Drive
Mississauga, ON L5R 4H1
Attention: New Claims



Telephone: 1.855.897.8512
Fax: 1.905.602.0185



newhumanriskclaims@crawco.ca

3 Time Limit for Filing A Claim

All losses must be claimed within 90 days after the circumstance for which the claim has arisen, or as soon thereafter as reasonably possible and, in any case, within 365 days after the circumstance for which the claim has arisen.

4 Company to Furnish Forms for Proof of Claim

All claims should be submitted on Our standard claim forms. We shall furnish forms for proof of loss within 15 days after receiving notice of claim but where the claimant has not received the forms within that time they may submit proof of loss in the form of a written statement of the happening and character of the Accident, Sickness or other circumstance giving rise to the claim and of the extent of the loss.

5 Proof of Loss

Documentation providing proof of circumstances for which the claim has arisen may include but is not limited to;

- Statement outlining the cause and nature of the loss for which the claim is made;
- Physician statements (at the claimant's cost);
- Death certificate if applicable;
- Police and/or accident reports;
- Medical records;
- Proof of payment for the Scheduled Flight;
- Receipts for Covered Expenses incurred due to the cancellation of the Scheduled Flight; or
- Receipts for Covered Expenses incurred due to the interruption of the Scheduled Flight.

6 Failure to Give Notice of Proof

Failure to give notice of claim or furnish proof of loss within the time prescribed in this Policy will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and if it is shown that it was not reasonably possible to give notice or furnish proof within the time so prescribed. In no event will We accept notice of claim beyond 365 days from date of the circumstance for which the claim has arisen.

7 When Monies Payable

All monies payable under this contract shall be paid by Us within 60 days after We have received proof of claim.

General Policy Conditions

Type	Description
Assignment	<ul style="list-style-type: none"> Indemnities payable under this Policy shall not be assigned.
Notices	<ul style="list-style-type: none"> Any official notices to Us, like cancellation notices, must be in writing and be delivered or sent by mail to Us at Our address shown. Notices from You or a claimant should include this policy number and Your name and address.
Non-paper Technologies	<ul style="list-style-type: none"> Where appropriate, We may make available the use of technology (e.g., electronic signatures, applications, claim forms, and other documents) as an alternative to documents in paper form.
Currency	<ul style="list-style-type: none"> All monies payable under this Policy shall be paid in lawful Canadian currency.
Conformity with Statutes	<ul style="list-style-type: none"> Any provision, terms or conditions of this Policy which are in conflict with the statutes of the province in which the Policy is delivered are hereby amended to conform to the minimum requirements of such province.
Sanctions	<ul style="list-style-type: none"> This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims or Your travel to a sanctioned country for any business or activity that would violate any Canadian or any other applicable national, economic or trade sanction law or regulation.
Clerical Error	<ul style="list-style-type: none"> A clerical error is a mistake in writing, typing or copying data. A clerical error made by You or Us will not invalidate insurance otherwise in force, or continue insurance otherwise terminated under the terms of this Policy. If an Insured's age has been misstated, their true age will be used to determine: <ol style="list-style-type: none"> the effective date or termination date of insurance; the amount of insurance; and any other rights or benefits under this Policy. We will adjust the insurance in force where it is affected by a clerical error or a misstatement of age. A premium adjustment which reflects the adjustment in insurance will be made.
Contesting the Policy	<ul style="list-style-type: none"> In the absence of fraud, the validity of this Policy will not be contested if it has been in force for two years from its issue date and all premiums due in that time have been paid.
Legal Actions	<ul style="list-style-type: none"> Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, Limitations Act, 2002 or other applicable legislation in the Insured's province or territory of residence.

Statutory Conditions

Type	Description
The Contract	<ul style="list-style-type: none"> The application, this Policy, any document attached to this Policy when issued and any amendment to the contract agreed on in writing after this Policy is issued constitute the entire contract. No agent has authority to change the contract or waive any of its provisions. The Insured and any claimant under this Policy has the right, as determined by law applicable in the Insured's province or territory of residence, to obtain a copy of this Policy, upon request, subject to certain access limitations.
Waiver	<ul style="list-style-type: none"> We shall be deemed not to have waived any condition of this Policy, either in whole or in part, unless the waiver is clearly expressed in writing and signed by Us.
Material Facts	<ul style="list-style-type: none"> No statement made by You at the time of application for the contract may be used in defense of a claim under or to avoid the contract unless it is contained in the application or any other written statements or answers furnished as evidence of insurability.
Rights of Examination	<ul style="list-style-type: none"> As a condition precedent to recovery of insurance money under the contract, <ol style="list-style-type: none"> the claimant must give Us an opportunity to examine the person of the person insured when and as often as it reasonably requires while a claim is pending, and in the case of death of the person insured, We may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies.

Protecting Your Personal Information

At Chubb, We are committed to protecting Our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service.

The information provided by customers is required by us, Our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and co-ordinating coverage with other insurers. For these purposes, We, Our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties.

We do not disclose customer information to third parties other than Our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer;
Chubb Insurance Company of Canada,
199 Bay Street, 25th Floor,
Toronto, Ontario, M5L 1E2.
For more information on privacy
at Chubb, visit Chubb.com/ca

Complaint Procedures

If You have a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint or inquiry, You may communicate Your complaint or inquiry in writing to Our complaints officer:

Chubb Insurance Company of Canada
199 Bay Street, Suite 2500
P.O. Box 139 Commerce Court Postal
Station
Toronto, ON M5L 1E2
Email: complaintscanada@chubb.com

If You are still not satisfied with the resolution to their complaint or inquiry, You may communicate Your complaint or inquiry in writing to:

General Insurance Ombudservice
2727 Courtice Road, P.O. Box
98009 Courtice, ON L1E 3A0

Definitions

Terms Used in This Policy

Some words that are used in this Policy have very specific meanings that are introduced in the text, set out in the Insuring Agreement, Policy Schedule or defined below:

Accident or Accidental means a sudden, unforeseen, fortuitous event, including unavoidable exposure to the elements.

Airline means Swoop.

Airfare means the total amount charged by the Airline related to the Schedule Flights, including additional fees such as baggage and seat selection fees.

Benefit Maximum means the maximum amount payable, as shown on the Policy Schedule.

Effective Date means the date that coverage under the Policy starts.

Immediate Family Member means Spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

Injury means bodily harm resulting directly and independently of all other causes from an Accident.

Insured means all individuals listed on the Schedule of Coverage.

Physician means a Doctor of Medicine (M.D.) duly licensed to practice medicine in Canada and recognized by the College of Physicians and Surgeons in the province, territory or country in which treatment is rendered, and who is not an Immediate Family Member of the Insured.

Pre-Existing Condition means Sickness or other condition during the 180-day period immediately prior to the coverage effective date for which the Insured either a) received or received a recommendation for a test, examination or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or b) took or received a prescription for drugs or medicine. Item b) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180-day period before coverage is effective.

Primary Insured means the individual reflected as such on the Policy Schedule.

Policy Schedule means the Policy Schedule which forms a part of this Policy.

Scheduled Flight means the original and returning flights listed in the Policy Schedule. Scheduled Flight also includes any rescheduled flights to the original and returning flights listed in the Policy Schedule.

Sickness means any illness, disease or physical condition for which symptoms first manifested while You are covered under this Policy.

Spouse means a person who is legally married to the Insured, or if there is no such person, is a person who qualifies as a common law or domestic partner under the provisions of the laws of the jurisdiction in which the Insured resides.

Travelling Companion means an individual who has made advance arrangements with You to travel together for all or part of the trip.

Trip Cost means the total Airfare for Your Scheduled Flights as shown on the Policy Schedule. Trip Cost also includes any additional fees (excluding change fees) and fare differences if You rescheduled Your Scheduled Flights.

You and Your means the Insured.

About Chubb

Innovation

We are solution-oriented professionals with expert industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our clients.

Superior Service

As the premier provider of multinational services, Chubb takes advantage of cutting edge technology to maintain instant connectivity with our global network and to keep up-to-date with the rapidly changing regulatory environment in each country.

Financial Strength

Chubb Limited consistently receives high ratings from A.M. Best for financial stability, and from Moody's and Standard & Poor's for claim-paying ability, attesting to Chubb's solid financial strength.

Global Protection

Chubb's global network can satisfy the insurance needs of companies operating worldwide through its global subsidiaries in 54 countries (on a locally admitted basis).



Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.