PLAY TRAVEL PROTECTION

Trip Cancellation & Travel Insurance Program for U.S. & Non-U. S. Travelers

PLAY TRAVEL PROTECTION

Play Travel Protection

Protection against unforeseen circumstances that may affect your trip before or during your scheduled dates. Without protection, you could lose part, or all, of your trip costs if unexpected events occur.

Play Travel Protection provides comprehensive coverage with straightforward claims processing and instant documentation.

Basic Protection* (For US, Canada, and International Residents)

- Plan Cost: 7.0% of total trip cost
- Covers 100% of trip costs for cancellations or interruptions due to listed covered reasons
- Purchase Windows:
  - At time of initial booking
  - Within 14 days of initial booking

Comprehensive Coverage

Life is unpredictable. Play Travel Protection protects your travelers against many situations, including

- Illness, injury, or death directly affecting traveler, their traveling companions, or their immediate family members
- Natural disasters causing mandatory evacuation or rendering the property inaccessible or uninhabitable
- Inclement weather causing major delays or cancellation of travel
- Unexpected work-related events (e.g. job transfers, mergers, acquisitions)
- Legal obligations (e.g. jury duty, court appearances, subpoenas)
- Mandatory quarantine

Enhanced Protection* (For US and Canadian Residents Only)

- Plan Cost: 10.8% of total trip cost
- Covers 100% of trip costs for cancellations or interruptions due to listed covered reasons
- OR: 60% coverage for cancellations due to non-listed reasons
- Purchase Windows:
  - At time of initial booking
  - Within 14 days of initial booking

Here When You Need Us

Travel protection comes with dedicated support:

✓ Full documentation sent immediately via email

✓ Dedicated claims team

✓ Quick response customer service

Coverage varies based on location. Separate plans are available for US travelers, Canadian travelers, and travelers from other regions. See below for details.

***IMPORTANT: Please refer travelers to their plan document for specific coverage details.**
This document provides a general overview and does not constitute the full terms and conditions of coverage.

US Residents

Play Travel Protection, travel protection for US Residents is offered by InsureStays.

Travel Protection Contact US Residents:

Claims & support: (888) 885-5550
Email: playtravel@cbpinsure.com

Offered by:
INSURE STAYS
www.insurestays.com

SCHEDULE OF BENEFITS

For complete plan details, please visit playtravelprotection.com/ptcf/
Note: All references to currency are in United States Dollar.

SECTION IV Travel Arrangement Protection Benefit(s)	Maximum Benefit Amount
Trip Cancellation	100% of non-refundable insured trip cost up to a maximum of $100,000
Trip Interruption	100% of non-refundable insured trip cost up to a maximum of $100,000
Trip Delay	Up to $600
Single Supplement	Included
Medical Evacuation and Repatriation of Remains	Up to $250,000
Medical Evacuation	Included
Medically Necessary Repatriation and Repatriation of Remains	Included
Ancillary Medical Evacuation	Up to $10,000 included
Transportation of Children & Child	Included
Bedside Visit Transportation to Join You	Included
Cancel For Any Reason** - Cancel for any reason is available for travelers who purchase this benefit within 14 days of your booking	60% reimbursement of non-refundable insured trip cost included (Cancellation MUST be made 48 hours or more before scheduled trip departure date.)

SECTION V Protection For Your Belongings Benefit(s)	Maximum Benefit Amount
Baggage and Personal Effects	Up to $1,000 subject to per item maximum of $300
Items subject to Special Limitations	$500 maximum combined
Sports Equipment Rental	Up to $1,000
Baggage Delay (12 hours)	Up to $1,000

SECTION VI Travel Insurance Benefit(s)	Maximum Benefit Amount
Emergency Accident & Sickness Medical Expense	Up to $25,000
Dental Expense Sublimit	Up to $500

SECTION VII Accidental Death and Dismemberment Benefit(s)	Maximum Benefit Amount
Accidental Death and Dismemberment	Aggregate $100,000
24-Hour	$25,000
Exposure	Included
Disappearance	Included
15 Day Free Look Period	Maximum Trip Length 110 days

Legal Disclaimer:

Play Travel Protection plans for US residents underwritten by United States Fire Insurance Company are offered through InsureStays, dba of Sandhills Insurance Group, LLC, NPN 16269113. Sandhills Insurance Group, LLC is a licensed agency, dba in California InsureStays Insurance Agency, LLC, (CA license # 0M14453); dba in Florida InsureStays Agency. Contact InsureStays by mail at 4605 Duke Dr. #300, Mason, OH 45050 , by phone at (888) 885-5550, or by email support@rentalguardian.com . Visit https://www.insurestays.com/ for more information.

Travel Retailers are not licensed insurance producers, agents, or insurance experts. Travel Retailers may only provide general information such as a description of the coverage provided and the price. Travel Retailers can also process your application and collect your premiums. Travel Retailers cannot answer specific questions about your policy. Any questions you have about your policy, including coverage, benefits, exclusions, terminology, and/or conditions should be directed to InsureStays and/or to the insurance carrier underwriting the policy. Similarly, any questions you may have as to your current existing insurance coverage, or the adequacy of such coverage, should be directed to InsureStays or other licensed insurance producer/agent/agency.

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US Residents

Play Travel Protection, travel protection for US Residents is offered by InsureStays.

Travel Protection Contact US Residents:

Claims & support: (888) 885-5550
Email: playtravel@cbpinsure.com

Offered by:
INSURE STAYS
www.insurestays.com

SCHEDULE OF BENEFITS

For complete plan details, please visit playtravelprotection.com/ptcf/
Note: All references to currency are in United States Dollar.

- A 15-day free look is included for US residents in all states except Washington state; in Washington state the free look is 14 days.
- The Optional Benefit(s) listed in the schedule of benefits or plan are applicable only when specifically requested on the enrollment document(s) and applicant-purchaser has paid the additional cost and the purchase is confirmed on the confirmation of benefits delivered to the applicant-purchaser.
- Who Is Eligible For Coverage
    - A person who is booked to travel on a Trip and pays the required plan cost is covered under this plan.
- Non-Refundable Provision
    - After the 15-day free-look review period, the cost for this plan is non-refundable.
- PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER
    - The Pre-Existing Medical Condition exclusion will be waived by the Insurer if all of the following conditions are met:
        - a. Your payment for this plan and enrollment form is received within the Time Sensitive Period; and
        - b. You or Your Traveling Companion are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.
- This Schedule is only a partial summary of your coverage benefits and may vary by state. Your coverage benefits, including any exclusions, conditions and limitations, are described in full in the plan document, a copy of which will be emailed or mailed to you upon purchase.

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Travel Retailers are not licensed insurance producers, agents, or insurance experts. Travel Retailers may only provide general information such as a description of the coverage provided and the price. Travel Retailers can also process your application and collect your premiums. Travel Retailers cannot answer specific questions about your policy. Any questions you have about your policy, including coverage, benefits, exclusions, terminology, and/or conditions should be directed to InsureStays and/or to the insurance carrier underwriting the policy. Similarly, any questions you may have as to your current existing insurance coverage, or the adequacy of such coverage, should be directed to InsureStays or other licensed insurance producer/agent/agency.

***IMPORTANT: Please refer travelers to their plan document for specific coverage details.
This document provides a general overview and does not constitute the full terms and conditions of coverage.**

Canadian Residents:

Play Travel Protection, travel protection for CA residents is offered by CanAm Special Risk Insurance Agency (2018) Limited.

Play Travel Protection Contact CA Residents:

Claims & support: 1-877-251-4525
Email: northbridgeclaims@acmtravel.ca

CanAm Insurance

SCHEDULE OF BENEFITS

For complete policy details, please visit playtravelprotection.com/canadian-coverage-overview/
Note: All references to currency are in United States Dollar.

BENEFITS (US/Canadian citizens traveling in Canada)	LIMITS
Trip cancellation	100% of trip cost up to $100,000
Trip interruption	100% of trip cost up to $100,000
Trip delay	Up to $600 (maximum $200 per day, minimum 6 hour delay)
Maximum trip length	90 days
Cancel for any reason	Optional 60% reimbursement of non-refundable trip cost available for additional charge.
Baggage/personal effects	Up to $1,000 (limit of $300 per item)
Baggage delay	Up to $1000 (minimum 12 hour delay)
Emergency medical evacuation/Medically necessary repatriation/Repatriation of remains	$250,000
Emergency travel assistance	Included
Pre-existing conditions	Covered if purchased within 14 days of initial trip deposit. See plan document for other applicable conditions.
Maximum Eligible Trip Cost	$100,000

*Up to the lesser of the Trip cost paid or the limit of Coverage on Your Confirmation of Benefits
**Cancel For Any Reason travel protection must be purchased for the optional 60% CFAR benefit to apply.
The Trip must be cancelled two (2) days or more before the Scheduled Departure Date listed on the Schedule of Benefits for the CFAR benefit to apply.

- Coverage is not eligible for residents of Quebec.
- Maximum Trip length for residents of Canada is up to 90 days.
- Travel Protection for Residents of Canada Underwritten by Northbridge Insurance,
  - 105 Adelaide St W, Toronto, ON M5H 1P9, Canada.
- Travel Protection for Residents of Canada is Offered by CanAm Special Risk Insurance Agency (2018) Limited,
  - PO Box 62, Station A Windsor, Ontario N9A 6J5.

***IMPORTANT: Please refer travelers to their plan document for specific coverage details.**
This document provides a general overview and does not constitute the full terms and conditions of coverage.

International Residents

Travel Guardian by UnitedHealthcare Global (Global to U.S. destinations) offers eligible non-U.S. residents who have purchased Travel Guardian coverage a range of benefits, including travel medical insurance, trip cancellation protection, and non-insurance travel assistance services for the United States. For detailed information about the travel medical and trip cancellation plans, please refer to the example policy below.

Travel Protection Contact for residents of countries outside the US and CA:

Claims & support: (844) 333-6476
Email: tggclaims@cbpinsure.com

Travel Guardian

United Healthcare Global

SCHEDULE OF BENEFITS

All references to currency are in United States dollars.

BENEFITS	LIMITS
Trip Cancellation	100% of Insured Trip Cost; $50,000 maximum, per policy
Hurricane & Weather	Included
Cancel for Work Reason	Included
Trip Interruption	100% of Insured Trip Cost, per policy
Trip Delay	12+ hour delay $200 per day; $600 maximum, per policy
Baggage Loss	$250 per item; $500 maximum, per person*
Baggage Delay	24+ hour delay; $250 maximum, per person*
Sporting Equipment Loss	$1,000 maximum, per person*
Sporting Equipment Delay	6+ hour delay; $200 maximum, per person*
Accidental Death & Dismemberment (AD&D) 24-hour Full Coverage	Principal Sum $25,000, per person* Included
AD&D Common Carrier	Included in 24-hour Full Coverage
Accident & Sickness Medical Expense	$25,000 maximum, per person; $100,000 maximum, per policy
Emergency Dental Treatment	$500 maximum, per person*
Palliative Dental Treatment	$500 maximum, per person*
Medical Evacuation	$1,000,000 maximum, per policy
Emergency Reunion	Included
Return of Dependent Child(ren)	Included
Medical Repatriation	Included
Return of Remains	$25,000 maximum, per person*
Maximum Eligible Trip Cost	$50,000

- Maximum Eligible Length of Trip is ninety (90) days.
- Maximum Eligible Age is 85 years old.
- 30 DAY FREE LOOK: If You are not satisfied for any reason, You may cancel Insurance under this Policy by giving the Company or the agent written notice within: (a) 30 days from the Effective Date of Your Insurance; or (b) prior to Your Scheduled Departure Date, whichever occurs first. If You do this, Your premium will be refunded, provided You have not already departed on the Trip or filed a claim. If premium is returned, all coverages under this Policy are invalid from date of initial purchase.

Who Is Eligible For Coverage

The person who is booked on a trip and up to 9 additional traveling companions that pay the required costs are covered under this plan.

***IMPORTANT: Please refer travelers to their plan document for specific coverage details.
This document provides a general overview and does not constitute the full terms and conditions of coverage.**

Non-Refundable Provision

After the 30-day free-look review period, the cost for this plan is non-refundable.

* PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER
The Pre-Existing Medical Condition exclusion will be waived by the Insurer if all of the following conditions are met:
a. Your payment for this plan and enrollment form is received within the Time Sensitive Period; and
b. You or Your Traveling Companion, are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.

PLAN DETAILS & DISCLOSURE

The Policy is a legal contract between the Policyholder ITA Global Trust Ltd. As Trustee of the Global Solutions Insurance Trust, Governors Square Unite 3-107A, PO Box 32203, Grand Cayman, KY1-1208, Cayman Islands and the Insurer, H&W Indemnity SPC for and on behalf of Global Solutions SP.

This Policy is issued in the Cayman Islands by H&W Indemnity SPC for and on behalf of Global Solutions SP to ITA Global Trust Ltd. As Trustee of the Global Solutions Insurance Trust. By completion of this enrolment, the applicant is applying to be a Plan Participant of the Global Solutions Insurance Trust (the "Trust") and to participate in the insurance coverage extended to participants under the Trust by H&W Indemnity (SPC) Ltd. for and on behalf of Global Solutions SP (the "Company") to Plan Participants under the Trust (the "Coverage").

This Policy is not subject to U.S. jurisdiction.

It is important that the Purchaser and Traveling Companion(s) read the Policy carefully. Please refer to the Schedule of Benefits, which provides specific information about the program purchased. The purchaser should contact the travel supplier or INSURER: H&W Indemnity SPC Ltd. for and on behalf of Global Solutions SP immediately if purchaser believes that the Schedule of Benefits is incorrect.

Purchaser should confirm the benefits and coverages for the plan that purchased. Defined terms are capitalized, and their meanings are listed in the policy under Definitions, Section III.

Any payments under the Policy will only be made in full compliance with all United States economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred, or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/resource-center/sanctions or a Company representative. In addition, coverage is not available in certain countries. For a complete list of excluded countries, please visit www.uhcsafetrip.com.

This Schedule is only a partial summary of your coverage benefits. Your coverage benefits, including any exclusions, conditions and limitations, are described in full in the plan document, a copy of which will be emailed or mailed to you upon purchase (click "View Sample Policy Document" to view a sample). If you do not receive a copy, or want a replacement, please call (843) 286-5144 or email your request to support@rentalguardian.com.

This Program is provided only via licensed agents, authorized retailers or authorized referral affiliates.

Plan Cost: 7.00% of Reservation Total

Travel Guardian Global by UnitedHealthcare Global (Global to U.S. destinations) offers eligible non-U.S. residents who have purchased Travel Guardian coverage a range of benefits, including travel medical insurance, trip cancellation protection, and non-insurance travel assistance services for the United States. For detailed information about the travel medical and trip cancellation plans, please refer to the example policy. The Policy is a legal contract between the Policyholder ITA Global Trust Ltd. As Trustee of the Global Solutions Insurance Trust, Governors Square Unite 3-107A, PO Box 32203, Grand Cayman, KY1-1208, Cayman Islands and the Insurer, H&W Indemnity SPC for and on behalf of Global Solutions SP. This Policy is issued in the Cayman Islands by H&W Indemnity SPC for and on behalf of Global Solutions SP to ITA Global Trust Ltd. As Trustee of the Global Solutions Insurance Trust. By completion of this enrolment, the applicant is applying to be a Plan Participant of the Global Solutions Insurance Trust (the "Trust") and to participate in the insurance coverage extended to participants under the Trust by H&W Indemnity (SPC) Ltd. for and on behalf of Global Solutions SP (the "Company") to Plan Participants under the Trust (the "Coverage").