



The carry-on version

# Your Faye Travel Protection Plan

Travel insurance policies can be longggg & boring. That's why we've summarized key components of the plan you have purchased, in plain English, so you can hit the road well informed on how your coverage protects you.

## Your policy

Product name	Faye Travel Protection International
Trip dates	May 19-31, 2026
Purchase date	April 17, 2026
Destinations	Denmark, Norway and Sweden
Add-ons	Rental car care (Don, Susan)
Your trip cost	\$8,000

## Policy holders

Susan Vickers  
Don Vickers

## Policy numbers

P26C-irkbl2  
P26C-irkbl1

## Point of contact

Email Address: don@excellentsystems.us  
Address: 218 Inverness Avenue, Temple Terrace, FL

A tightly packed list:

# What's covered

## Your trip

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### Trip cancellation:

Pre-departure coverage if you cancel your trip for covered reasons.

Your (2) plans each cover **up to \$4,000** of your non-refundable trip costs. This provides **up to \$8,000** total coverage for your trip. The coverage you purchased includes the "Trip Cancellation/Trip Interruption Bundle"

#### Examples of covered non-refundable costs:

- Flight tickets
- Hotel bookings
- Tickets and activities

#### Examples of covered reasons for cancellation:

- You get sick, including if you contract COVID-19
  - An immediate family member passed away
  - Military service
  - Travel provider goes bankrupt
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### Trip interruption:

When you must unexpectedly cut your trip short or extend it

Your (2) plans each cover **up to \$6,000** of your non-refundable trip costs. This provides **\$12,000** total coverage for your trip. The coverage you purchased includes the "Trip Cancellation/Trip Interruption Bundle"

#### Examples of covered non-refundable costs:

- Hotel bookings
- Tickets and activities

#### Examples of covered reason for trip interruptions::

- You extended your trip because you need to stay longer (ex: if you contract COVID-19 and need to quarantine)
- You were subpoenaed
- An immediate family member passes away
- Your destination becomes uninhabitable
- A level 4 travel alert or warning is issued

#### Examples of covered transportation expenses:

- Travel rebooking fees to get you home or back to your trip
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### Trip delay:

When you're stranded in transit due to reasons outside of your control

We reimburse you **up to \$300/day** in expenses if you're delayed 6 hours (capped at \$2,100).

#### Examples of covered trip delay reasons:

- Flight delay due to weather
- Theft of passport

## Trip inconvenience:

When you're inconvenienced during your trip due to a covered reason

We pay you **\$200** for each trip inconvenience you experience, capped at \$600. See "Base Plan" in your plan document

### Examples of covered trip inconveniences:

- Flight delay, diversion & cancellations
  - Delay at security
  - Late arrival (such as late hotel arrival)
  - Rental property lockout
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## Missed trip connection:

When you miss your trip departure due to a delay caused by a covered event

We reimburse you **up to \$200** if your delay of 3 hours or more due to a covered reason causes you to miss your trip departure. The coverage you purchased includes the "Trip Delay Upgrade Bundle"

### Examples of covered missed trip connection costs:

- Meals
  - Accommodation
  - Additional transportation costs
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## Non-medical emergency evacuation:

When you're transported from a place of danger to a place of safety

We cover **up to \$100K** in costs. The coverage you purchased includes "Medical Bundle 1B".

### Examples of covered non-medical emergency evacuation reasons

- Natural disaster evacuation
  - Political evacuation
  - Security evacuation
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## Pre-existing medical conditions:

Coverage of medical conditions that started prior to the purchase of this plan

We cover you as long as you purchase your plan within 14 days of purchasing your trip and are medically able to travel at the time of purchase. See "General definitions" in your plan document

### Examples of pre-existing medical conditions in which emergency costs in-trip would be covered:

- Asthma
  - Cancer
  - Diabetes
  - Hypertension
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## Your health

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### COVID-19 in-trip coverage:

Coverage of emergency medical and trip delay and trip interruption expenses if you become ill with COVID-19 in-trip

COVID-19 is treated as any other sickness. See "Medical bundle 1B" in your policy document

#### Examples of covered costs:

- Emergency medical expenses
- Quarantine lodging
- Hospitalization
- Prescription drugs
- Cost of trip extension

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### Emergency accident & sickness medical expenses:

Coverage of emergency expenses if you experience sudden, life-threatening illness or injury in-trip

We cover **up to \$250K** in costs. The coverage you purchased includes "Medical Bundle 1B"

*\* A primary benefit, meaning we'll be the first to reimburse before any other coverage types you have*

#### Examples of covered scenarios:

- Broken bone
- Severe food poisoning
- Malaria
- Fever and diarrhea
- Dental emergency (capped at \$750)

### Emergency medical evacuation expenses:

Coverage of transportation in the case of illness or injury that is acute, severe or life threatening when adequate medical treatment is not available in the immediate area

We cover **up to \$500K** in costs.

The coverage you purchased includes "Medical Bundle 1B"

#### Examples of covered scenarios:

- Transportation to a facility that can treat your injury
- Repatriation back home after recovery
- Transportation of children back home
- Bedside transportation to bring a family member to be with the patient

## Your stuff

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### Lost or damaged belongings:

Reimbursement for lost, stolen, or damaged luggage

We reimburse you **up to \$2K** total per trip. The coverage you purchased includes the “Baggage Upgrade Bundle”

#### Examples of covered lost or damaged belongings:

- Luggage
- Clothing
- Personal electronic devices
- Golf clubs, snowboarding or ski gear
- Professional equipment such as a phone or laptop

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### Lost passport or credit cards:

We don't have to explain what this means other than, that sucks and we'll help ya out.

We reimburse you **up to \$50** (subject to the limit for Baggage and Personal Effects – see above). See “Base Plan” in your plan document.

#### Examples:

- Passport
- Credit card
- Debit card
- Entry visa

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### Baggage delay:

Reimbursement for out of pocket expenses, like clothing and toiletries, if your luggage is delayed

We reimburse you **up to \$300** if your bags are delayed for 12 hours or more with a receipt. See “Base Plan” in your plan document.

#### Examples of baggage delay:

- Bags didn't make the flight
- Bags were sent to the wrong destination

## Add-ons

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### Rental car care:

Coverage in the event of accidental damage or theft related to your rental car for 5.19.2026-5.21.2026. We reimburse you for the damages to the vehicle, **up to \$50,000**. See "Rental Car Bundle" in the plan document.

### Examples of covered rental car care costs:

- Damage due to reasons outside of your control such as theft, vandalism or natural disaster
- Damage due to an accident with an object or another vehicle



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Faye is the brand name of Zenner Inc.

