

With the Air France strike planned for November 14<sup>th</sup> – November 17<sup>th</sup> 2008, travel plans may be disrupted. We receive many questions regarding what may or may not be covered in strike-related situations. Following are some general guidelines regarding the various coverages available:

**Travel Delay** – If your plan includes travel delay benefits, additional meal and accommodation expenses may be reimbursed up to the amount provided by the plan if you have left home and travel is delayed 12 hours or more due to flight delays or cancellations.

**Trip Interruption** – Many of the plans we offer cover you if your flight arrangements are disrupted due to the strike and you must leave or return later than originally scheduled. To be certain that you have this protection, you can review your plan certificate or call Trip Mate.

**Trip Cancellation** – Generally, there is no coverage if you cancel your trip based on a strike.

Call Trip Mate, and we will be happy to review your benefits and plan provisions with you.

**Important:** For plans which include coverage for labor strikes, the plan must be purchased prior to the declaration of the strike for benefits to apply.