

TERROR ATTACKS IN MUMBAI November 26, 2008

The terror attacks in Mumbai, India have raised questions from travelers and travel suppliers alike as to what coverage, if any, is available under the policy provisions.

Following are guidelines for frequently asked questions or situations:

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 arrangements are disrupted due to a Terrorist Act 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 – Some of the plans we offer cover you if you cancel your arrangements due to a Terrorist Act. To be certain that you have this protection, you can review your plan certificate or call Trip Mate.

If you should have any questions, please call us and we will be happy to review your benefits and plan provisions with you.