

## Disclaimer

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## EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You.

**In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.**

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane.
2. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the policy specifically provides otherwise;
5. participation in a Civil Disorder or Riot, or insurrection;
6. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the policy;
7. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. gross negligence, or Willful and Wanton conduct by You or Your Traveling Companion.

**EXCLUSIONS AND LIMITATIONS apply to Baggage Delay**

We will not provide benefits for any loss or damage for the following items:

- a. bicycles, except when checked as baggage with a Common Carrier.
- b. antiques and collectors' items;
- c. artificial limbs or other prosthetic devices;
- d. keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- e. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- f. professional or occupational equipment or property, whether or not electronic business equipment;
- g. telephones or wireless devices; computer hardware or software;
- h. computers (including personal computers and laptops), digital or electronic equipment or media;
- i. contraband.

**MEDICALLY FIT TO TRAVEL EXCLUSION:**

We will not pay any expense as a result of You having been advised in writing that You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the policy.

If coverage for a Trip is purchased and it is later determined that You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the policy, the coverage is cancelled and premium paid will be returned.