

GroupAdvantage Group Plans		
Comparison of Coverage Features	Standard	Plus
Cancellation or Interruption due to:		
Sickness, Injury or Death	Yes	Yes
A Pre-Existing Medical Condition	Yes*	Yes*
Cessation of Services of a Common Carrier due to Strike, Inclement Weather or mechanical breakdown	Yes	Yes
Residence, destination or workplace made uninhabitable by fire, flood or Natural Disaster	Yes	Yes
Transfer of employment	Yes	Yes
Involuntary termination of employment	Yes	Yes
Being hijacked, quarantined or called to jury duty	Yes	Yes
A Terrorist Attack	Yes	Yes
Revocation of previously granted military leave due to reasons including war	Yes	Yes
Bankruptcy or Default of a Travel Supplier	Yes	Yes
A documented theft of passports or visas	Yes	Yes
Cancel For Any Reason	No	Yes
Trip Delay Due to:		
Sickness or Injury; Common Carrier delay; quarantine, hijacking, Strike, Natural Disaster, terrorism or riot; lost or stolen passports or travel documents; traffic accident	Yes	Yes
Medical Expense/Emergency Evacuation:	<b>Primary Coverage</b>	
Covers Pre-Existing Medical Conditions	Yes*	Yes*
Medical Evacuation to hospital of choice	Yes	Yes
Covers airfare cost for one visitor from home if traveler is hospitalized during the Trip	Yes	Yes
One Call 24 Hour Assistance Services:		
Medical, Legal and Concierge Services	Yes	Yes

\* Provided, 1) the payment for this plan is received at or before the final payment for Your Trip; 2) the booking for the Trip is Your first and only booking for this travel period and destination; and 3) You are not disabled from travel at the time You make Your payment for this plan.

**GroupAdvantage is Underwritten By:** Arch Insurance Company under Form Series LTP 2007.

