

Trip Cancellation & Interruption Endorsement

This endorsement is valid on Orion travel insurance policies issued on or after May 1, 2021

NEW INSURED RISK: DENIED BOARDING / ENTRY

You or your travel companion is refused entry at customs, or security checkpoints, due to:

- a. health regulations set by government authorities; or
- b. mistaken identity.

EXCLUSION:

In addition to the exclusions outlined in the policy booklet, no payment shall be made for claims resulting in whole or in part from, or contributed to by, failure or neglect to perform all actions required by government authorities for entry at customs, or security checkpoints.

NEW INTERRUPTION BENEFITS: INTERRUPTION FOR ANY OTHER REASON

Subject only to the General Exclusions and Conditions described in your Policy booklet.

- a. **Reimbursement** of 75% of the unused nonrefundable portion of *your* fully prepaid *travel arrangements* booked through CAA (Canadian Automobile Association) up to the amount indicated as the *Sum Insured* prior to departure on *your Declaration Page* (except the prepaid cost of *your* return transportation ticket home) up to \$2,500 if *you* elect to interrupt *your* trip prior to the scheduled return date and time for any other reason.
- b. **Reimbursement** of 50% of the unused nonrefundable portion of *your* fully *prepaid travel arrangements* up to the amount indicated as the *Sum Insured* prior to departure on *your Declaration Page* (except the prepaid cost of your return transportation ticket home) up to \$2,500 if you elect to interrupt *your* trip prior to the scheduled return date and time for any other reason.
- c. **Reimbursement** of up to \$1,000 for the extra cost of a one-way economy airfare via the most cost effective route to return *you* to *your* home or any additional fees incurred to change the dates of *your* original return ticket when such an option is available to *you*.

CONDITIONS:

Interruption for Any Other Reason benefit(s) are covered only when *your* trip is interrupted 48 hours or more after your arrival to your trip destination.

This Trip Cancellation & Interruption endorsement is subject to the above, as well as all General Conditions, General Exclusions, Definitions, General Terms of Agreement and Statutory Conditions of the original travel insurance policy.

Certain exclusions, limitations and restrictions apply. Subject to change without notice. Orion and any other Orion trademarks, logos or trade names are trademarks of Orion Travel Insurance Company.