

Re: 2024 Recommended Travel Protection Plan

A word about nonrefundable payments: Because travel/program payments are NOT refundable after certain deadlines, we recommend that all families consider purchasing a travel protection plan that includes trip cancellation coverage. We are pleased to offer the optional Activity Coverage Plan for our participants. This plan has been specifically designed to protect against many of the common risks that can arise for our participating families.

What does the Activity Coverage Plan cover? The Activity Coverage Plan offers a variety of benefits and coverages to protect participants before and during the program:

- Coverage for COVID-19 (see attached statement)
- *Optional Cancel For Any Reason coverage
- *Coverage for Pre-Existing Medical Conditions
- Trip Cancellation coverage up to \$30,000
- No exclusion for mental, nervous and psychological disorders
- Coverage for Adventure, Extreme and Winter Sports
- Security Evacuation coverage
- Travel Medical and Emergency Evacuation coverages
- Baggage Loss and Delay, including coverage for Sporting Equipment
- Trip Interruption, Trip Delay and Missed Connection

*Note: Cancel For Any Reason covers cancellation of a covered trip for any reason not otherwise covered by the policy, up to 75% (50% in Florida) of nonrefundable trip costs. You must purchase prior to final trip payment, insure your full trip cost, and cancel before 48 hours of scheduled departure. Not available to NY residents.

The Pre-Existing Medical Condition exclusion is waived if the full cost of all nonrefundable payments are insured and the plan is purchased prior to final trip payment.

How can I review the full insurance policy? Full details of the plan are available at

https://www.activitycoverage.com/?partner=412

How can I purchase the plan? Please visit https://www.activitycoverage.com/?partner=412

Questions? Contact the program administrator Battleface at 855-434-9387 or activitycoverage@battleface.com and reference the Travmark Activity Coverage plan.

Important information: Activity Coverage Travel Protection plans are underwritten by Spinnaker Insurance Company (an IL Corporation, NAIC# 24376), with administrative office at One Pluckermin Way, Suite 102, Bedminister, NJ 07921. Plans are administered by Battleface Insurance Services LLC, 45 East Lincoln Street, Columbus, OH 43215, National Producer Number 18731960 (FL License number L107363/CA License number 0M753810). Non-insurance assistance services provided by Robin Assist LLC (in CA: Battleface Insurance Services dba Robin Assist). This is a brief description of the coverage provided under policy series RIG-1000; the Policy will contain reductions, limitations, exclusions and termination provisions. Please refer to the policy for complete details. If there are conflicts between the information on this document and the Policy, the Policy will govern in all cases. Not all products or coverages may be available in all jurisdictions.