

Lifestyle Paks

Customize your protection to your individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; you can even select more than one! Best of all, each pak covers everyone on the policy. Lifestyle paks are available with the following plans:

- **Travel Select**
- **Travel Select Advantage**

Adventurer Pak (\$39 + base plan):

- Includes rental allowance for lost, stolen or damaged sporting equipment such as skis, clubs and boards.
- Provides Search and Rescue services.
- Waives policy exclusions for loss caused by or resulting from:
 - Participation in skydiving; hang-gliding; parachuting; mountaineering; bungee cord jumping; scuba diving; spelunking or caving; heliskiing or extreme skiing; and
 - Participation in underwater activities.



Athlete / Student Pak (Travel Select: \$39 + base plan / Travel Select Advantage: Included in base plan):

- Protects student tuition fees if traveling abroad.
- Includes trip interruption coverage for return air and hotel expenses if a weather delay occurs and a sporting competition is rescheduled or canceled.
- Reimburses up to \$25 for internet usage fees if delayed for 5 hours or more.
- Waives policy exclusions for loss caused by or resulting from:
 - Participation in bodily contact sports, any race or speed contests.
 - Participation as a professional in athletics.

Family Pak (Travel Select: \$29 + base plan / Travel Select Advantage: Included in base plan):

- Offers trip cancellation / trip interruption coverage if prevented from taking or continuing a covered trip due to child care arrangements being cancelled.
- Reimburses up to \$25 for a movie rental if delayed overnight.
- Includes medical coverage when traveling with a cat or dog and a sickness or accidental injury occurs to them.
- Provides coverage for additional pet kennel fees of \$25 per day if delayed while en route to a return destination of a covered trip.
- Includes return transportation coverage of traveling pet to primary place of residence if they are left unattended due to hospitalization of the covered traveler.

Professional Pak (Travel Select: \$69 + base plan / Travel Select Advantage: Included in base plan):

- Offers trip cancellation / trip interruption coverage if the covered traveler or traveling companion is prevented from taking a covered trip due to the following business reasons:
 - Required to work during a covered trip.
 - A pre-approved military leave is revoked or a military re-assignment is experienced.
 - Company is deemed unsuitable for business by fire, flood, vandalism, burglary or natural disaster.
 - Direct involvement in an acquisition, merger, product recall, or bankruptcy proceeding of an employer.
- Includes reimbursement up to \$50 for airline club coverage and \$25 for internet usage fees if delayed 5 hours or more due to a covered reason.
- Includes some reimbursement for lost, stolen or damaged professional equipment such as laptops, PDA's, cell phones and other business professional equipment.

Protector Pak (\$39 + base plan):

- Increases Emergency Accident & Sickness Medical Expense Benefits to a total of \$75,000.
- Includes Identity Theft and 24 Hour Nurse Help Line services.

Paks and/or specific pak benefits may not be available to residents of all states.

Certain conditions, exclusions and limitations apply as set out in the Certificate of Insurance.

For further questions, please call our Customer Service department at 1-800-228-9792.

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