

## Cancel for Any Reason Coverage

This Optional Coverage can be purchased as an endorsement to the Trip Cancellation & Trip Interruption Insurance plan, the All Inclusive Holiday Package and the Non-Medical Package.

### Benefits

If *you* decide to cancel *your trip* for any reason other than a Covered Risk listed in this Policy, *we* will pay up to 50% of either a) or b) below, whichever is less:

- a Prepaid *travel costs* which are non-refundable and non-transferable to another date; or,
- b Up to the sum insured selected before departure which is non-refundable and non-transferable to another date.

Coverage is subject to the terms and conditions specified in the section entitled Trip Cancellation & Trip Interruption Insurance, however, the Trip Cancellation & Trip Interruption exclusions and General Exclusions do not apply to this Optional Coverage.

### Conditions

- 1 Insurance must be purchased:
  - a In the 10 days from the date *you* make an initial payment, whether it's a full payment, partial payment or deposit; or,
  - b At any time before any cancellation penalties apply.
- 2 *You* must cancel the *trip* more than 10 days before *your departure date*.