

# Coverage & Limitations Table

Area	Coverage	Limitations
Medical Expenses	Hospitalization, surgery, prescription drugs, outpatient visits	Excludes pre-existing conditions, elective/cosmetic procedures, non-prescribed medication
Travel Assistance	Emergency evacuation, repatriation, 24/7 helpline	Not covered for non-urgent assistance or travel delays under 6 hours
Luggage Protection	Loss, theft, or damage to checked luggage up to \$2,000	Excludes valuables not in checked luggage, unexplained disappearance
Personal Liability	Legal costs and damages to third-party property or injury	Does not cover intentional acts, liability arising from employment
Cancellation Cover	Reimbursement of non-refundable travel and accommodation costs	Not valid if trip is cancelled for non-specified reasons

## Important Notes

- Coverage benefits and limits may vary by policy and provider. Always review your policy wording carefully.
- Limitations represent common exclusions and may not be comprehensive.
- Some claims may require supporting documentation and are subject to approval.
- This document serves as a summary only and does not replace full policy terms and conditions.