

EXHIBIT I

Trip Cancellation and Trip Interruption Covered Reasons

1. Your sickness, accidental injury or death, that results in medically imposed restrictions as certified by a physician at the time of loss preventing your participation in the trip. A physician must advise to cancel the trip on or before the scheduled departure date.
2. Sickness, accidental injury or death of a family member or traveling companion, booked to travel with you that results in medically imposed restrictions as certified by a physician preventing that person's participation in the trip.
3. Sickness, accidental injury or death of a non-traveling family member.
4. You or a traveling companion being hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within ten (10) days of departure; having your principal place of residence made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of your principal place of residence within ten (10) days of departure.
5. You or a traveling companion being directly involved in a traffic accident substantiated by a police report, while in-route to departure.
6. You or a traveling companion have a transfer of employment of two hundred fifty (250) miles or more.
7. The death or hospitalization of your host at destination.
8. A terrorist incident that occurs in a city listed on your trip itinerary and within thirty (30) days prior to your scheduled departure date. This same city must not have experienced a terrorist incident within the ninety (90) days prior to the terrorist incident that is causing the cancellation of your trip. Benefits are not provided if the travel supplier offers a substitute itinerary. This does not include flight connections or other transportation arrangements to reach your destination. Your scheduled departure date must be no more than fifteen (15) months beyond your effective date. A terrorist incident that occurs onboard an in-flight aircraft is not covered.
9. You, and/ or traveling companion are military personnel, and are called to emergency duty for a natural disaster; this does not include war.
10. Strike that causes complete cessation of services for at least twelve (12) consecutive hours.
11. Weather at the departure site that causes complete cessation of services of the Common Carrier for at least twelve (12) consecutive hours and prevents you from reaching your destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.
12. After one (1) year of continuous employment at the same company, you are

terminated or laid- off, from full time employment by that company through no fault of your own.

13. Your or a Traveling Companion's company being made unsuitable for business by fire, flood, burglary, vandalism or other natural disaster and You or a Traveling Companion is responsible for policy and decision making with the company and is directly involved as a member of the disaster recovery team.
14. You or a Traveling Companion has a previously approved military leave revoked or experience a military re-assignment.