KI CONCERTS

KI Concerts

TRAVEL PROTECTION INFORMATION (TII)

KI Concerts Travel Protection Plan (Included)

KI Concerts will purchase a travel protection plan on behalf of all participants. This plan offers limited Trip Interruption coverage, in addition to Medical Evacuation and Repatriation of Remains, Trip Delay and more. If you wish to purchase a plan with more extensive coverage, please see details on the Voluntary Plan below.

This plan **does not** cover any independent pre- or post-trip arrangements you may have made outside a KI Concerts-sponsored trip.

For a complete summary of coverage of the benefits covered by our plan, please see the attached KI Concerts Travel Protection Plan Summary.

Voluntary Travel Protection* (Optional)

You may choose to purchase a more extensive travel protection plan for trip-cancellation/interruption protection and other benefits. For your convenience, we have provided details below. Please note that this plan is time-sensitive, and purchase must be made **within 14 days of the date you received your confirmation email** for certain coverage benefits. The plan cost is calculated based on trip cost for up to $15,000 per person (including the cost of flights, optional trip extensions, and additional trip arrangements). This plan is not available for trip costs over $15,000.

For more information or to purchase additional travel protection, call 844-440-8113or visit www.travelinsured.com/about-us/partners/stanford-travel-study. You will be asked for your destination, trip dates (include travel dates), date of birth, the date your initial trip deposit date (you should use the **date of your confirmation email**) and the date when final payment is due (noted on your invoice).

*This product is not available for travelers who reside in the state of New York, please contact a Travel Insured International representative to discuss other products.

INCLUDED

KI CONCERTS
TRAVEL PROTECTION PLAN

KI Concerts provides basic group travel protection to our travelers from Travel Insured. This plan does not cover anything booked outside a KI Concerts-sponsored trip.

SCHEDULE OF BENEFITS	MAXIMUM BENEFIT AMOUNT
Trip Interruption	return air ticket cost, up to a maximum of $500
Trip Delay - 6 hours	up to $150 per day, to a maximum of $1,000
Missed Connection	up to $500
Accident & Sickness Medical Expense	up to $25,000
Medical Evacuation and Repatriation of Remains	up $100,000
Political or Security Evacuation and Natural Disaster Evacuation	up to $50,000
Baggage Delay - 24 hours	up to $300
Baggage and Personal Effects	up $1,000

OPTIONAL

KI CONCERTS
VOLUNTARY TRAVEL PROTECTION

For more extensive travel coverage, you may choose to purchase a travel protection plan from Travel Insured.

SCHEDULE OF BENEFITS	MAXIMUM BENEFIT AMOUNT
Trip Cancellation**	Up to 100% Trip Cost*
Trip Interruption**	Up to 100% Trip Cost*
Trip Delay – 6 hours	$500 (up to $200/ Day)
Medical Evacuation and Repatriation of Remains Benefit	Up to $150,000
Political or Security Evacuation and Natural Disaster Evacuation	Up to $100,000
Accident & Sickness Medical Expense	Up to $25,000
Optional - Cancel For Any Reason (CFAR)***	Up to 75% Trip Cost*

*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage
**Trip Cancellation is not applicable when $0 Trip Cost displayed on Your confirmation of coverage
*** CFAR is optional and available provided: 1. You purchase the Cancel for Any Reason Benefit within the Time Sensitive Period; and 2. You cancel Your Trip no later than 48 hours prior to the Scheduled Departure Date of Your Trip. This benefit is not available to residents of NY State. Additional costs and terms apply.

PLAN COST

Includes insurance benefits and non-insurance assistance services

Calculated based on Trip Cost

Please note that to be eligible for time-sensitive benefits, this plan must be purchased within 14 days of the date you receive your confirmation email.

1-844-440-8113

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VOLUNTARY TRAVEL PROTECTION COVERAGE HIGHLIGHTS

TRIP CANCELLATION: Reimburses up to the Maximum Benefit Amount shown in the Schedule of Benefits, for unused, forfeited, prepaid non-refundable Payments or Deposits for the Travel Arrangements You purchased for Your Trip, provided the cancellation occurs while coverage is in effect for You and is due to a covered reasons.

TRIP INTERRUPTION: Reimburses you, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the unused, forfeited, prepaid non-refundable Payments or Deposits paid for the land or water Travel Arrangements You purchased for Your Trip plus the Additional Transportation Cost paid to: a) join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements; or b) rejoin Your Trip from the point where You interrupted Your Trip to the next Scheduled Destination; or c) transport You to Your originally scheduled Return Destination of Your Trip when you must interrupt your trip for a covered reason. Please note that the covered reasons for Trip Interruption in the Voluntary plan are different than the covered reasons for this benefit in the plan purchased on your behalf.

TRIP DELAY: Provides benefits if you are delayed at least 6 consecutive hours from the original departure time

LIMITATIONS AND EXCLUSIONS - VOLUNTARY PLAN

Unless otherwise shown below, these exclusions apply to the Insured, the Insured's Traveling Companion, or Family Member scheduled and booked to travel with the Insured.

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption.
We will not pay for any loss or expense caused due to, arising or resulting from:
1. a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical Expense benefits.
We will not pay for any loss or expense caused due to, arising or resulting from:
1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Alcohol or substance abuse or treatment for the same;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, or elective abortion;
5. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.
We will not pay for any loss or expense caused due to, arising or resulting from:
1. suicide, attempted suicide or any intentionally self-inflicted injury of the Insured, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with the Insured, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by the Insured, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Financial Insolvency or Financial Default. Important: there is no coverage for losses due to, arising or resulting from the Financial Insolvency or Financial Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this certificate to You or Your Traveling Companion;

The plan also includes exclusions and limitations apply specifically to Baggage and Personal Effects and Baggage Delay coverages.

Excess Insurance Limitation: Insurance provided by this plan shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of plan cost paid.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER
The exclusion for Pre-Existing Condition will be waived provided: a) The plan is purchased during the time sensitive period; and b) You are not disabled from travel at the time Your plan cost is paid.