

## Trip Cancellation/Trip Interruption

### Add peace of mind to your itinerary

When you purchase your travel ticket with your covered TruMark Financial® Credit Union Visa® credit card and you must cancel or interrupt your trip, this benefit can help reimburse you for the non-refundable cost of your passenger fare. This coverage applies to more than air travel – it also can be in place when you have used your covered TruMark Financial Visa credit card to purchase your entire ticket for travel via other forms of eligible transportation, such as a ferry, train, bus, or cruise ship (\$2,000 per trip maximum).

The cancellation must be due to a covered reason, such as an illness or accident affecting you or another family member that prevents you from traveling. The Plan Administrator will ask for verification by a physician. See the FAQs below for examples of non-covered reasons. This benefit will also cover you if your trip is cancelled or interrupted as the result of default of the common carrier (e.g., airline, cruise ship, ferry) resulting from financial insolvency.

### Questions about coverage?

To ask a question or make a claim, please contact the Plan Administrator, cbsi, 550 Mamaroneck Ave., Harrison, NY 10528.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered TruMark Financial Visa credit card to secure transactions.

### Below you will find answers to the most commonly asked questions about the benefit

Q: What is covered by Trip Cancellation/Trip Interruption?

A: This benefit will reimburse the cardholder for non-refundable passenger fare incurred for the trip when the trip is cancelled or interrupted for a covered reason \$2,000 per trip maximum. You must relinquish any unused vouchers, tickets, coupons or travel privileges that have been reimbursed to you. Please note, this benefit pays your non-refundable expenses only so if you had any portion of your fare reimbursed, this benefit considers what has not been reimbursed to you after all other sources have paid you.

Q: What is not covered?

A: You will want to read the full Terms and Conditions, but in general, examples of instances when you would not be covered include trips cancelled as a result of a pre-existing condition, accidental injuries arising from participation in some sporting events, racing or speed contests, or uncertified scuba diving. Most cosmetic surgery is also excluded. Additionally, the ill or injured person cannot have been under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.

Q: Who is covered under the program?

A: TruMark Financial Visa cardholders, your spouse, or domestic partner and your dependent children are covered when your tickets are purchased with a covered TruMark Financial Visa credit card.

Q: What do I do if I have a loss?

A: If you have a loss, immediately notify the Plan Administrator in writing at the below address.  
cbsi Card Benefit Services  
550 Mamaroneck Avenue, Suite 309  
Harrison, NY 10528

Your notification letter must be postmarked within 20 days from the date of the occurrence.

Q: How do I file a claim?

A: Upon receipt of notification and confirmation of eligibility, you will receive a claim form from the Plan Administrator. You must submit the claims documents within 90 days from the date of occurrence to the address provided by the representative.

In addition to the completed claim form, you will need to send:

- A copy of your monthly billing statement or travel itinerary
- A physician's letter to substantiate the claim, if due to accidental injury, disease or physical illness
- If applicable, a copy of the death certificate
- In the event of financial insolvency of the common carrier, you must provide documentation from the airline, cruise ship company, etc., outlining the reason for the cancelled trip.

The Plan Administrator may ask for additional documentation, if necessary to substantiate the claim. If you have any questions or are experiencing difficulty obtaining documents simply contact the Plan Administrator.