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TRAVEL INSURANCE COMPARISON

TRIP	DATES	TRAVELERS (AGES)	TOTAL PREPAID, NON-REFUNDABLE COST

Coverage	Policy A	Policy B	Policy C
Trip cancellation (% of trip cost, covered reasons)			
Trip interruption (% of trip cost)			
Cancel for any reason (CFAR) option, % refunded			
Emergency medical (limit, deductible)			
Emergency medical evacuation / repatriation			
Pre-existing condition waiver (purchase window)			
Baggage loss / delay (limit, per-item cap, delay hours)			
Travel delay (per day, max, hours before it starts)			
Missed connection			
Rental car damage (CDW) included or add-on			
Adventure / sports activities covered			
Covid, pandemic or epidemic exclusions			
24-hour assistance line; direct billing to hospitals			
Primary or secondary medical coverage			
Age limits and age-banded pricing			
Claims process (online, documents required, pay time)			

Policy / insurer / plan name	Premium	% of trip cost	Buy by (for waivers / CFAR)

DECISION AND WHY