



RIDER 2026-01 – ADDITIONAL TRIP CANCELLATION AND INTERRUPTION COVERAGE

Effective Date: May 1, 2026

This Rider applies to all CAA Travel Insurance policies that include Trip Cancellation and Interruption Insurance and are in force on the Effective Date above, as well as to all such policies issued thereafter, for trips undertaken on or after May 1, 2026.

Despite any other provision, term, condition, or exclusion contained in the policy, the following risk is added to the Trip Cancellation and Interruption Insurance:

Added Insured Risk - Travel Disruption

Travel Disruption

38. The cancellation of *your* flight by a *common carrier* for reasons other than a strike, causes *you* or *your travel companion* to miss at least 30% of *your trip*, and despite all reasonable efforts *you* are unable to secure alternate travel arrangements to reach *your trip* destination.

Despite any other provision, term, condition, or exclusion contained in the policy, the following exclusion is added to the Trip Cancellation and Interruption Insurance:

Added Exclusion – Airline Responsibilities

- Any costs, fees, or expenses for which the airline is legally responsible, including amounts payable under the Air Passenger Protection Regulations (APPR) or any similar legislation. In the event of a *trip* delay or cancellation caused by the airline, this insurance covers only eligible expenses that exceed, or fall outside of, the airline's obligations

All other provisions of the policy remain unchanged.