

**Scheduled Trip Departure City** means the city from which the **Insured** is originally scheduled to depart on the **Covered Trip**.

**Sickness** or **Sick** means a sickness, illness or disease that impairs the normal functions of the body and that requires examination and treatment by a **Physician**.

**Spouse** means the **Insured's** legally married spouse.

**Travel Supplier** means the tour operator, hotel, rental company, cruise line, airline that provides prepaid travel arrangements for the **Insured's Covered Trip**.

**Uninhabitable** means not suitable for human occupancy in accordance with local public health or safety guidelines.

**We, Us, and Our** means Zurich American Insurance Company.

## SECTION V – GENERAL EXCLUSIONS

Notwithstanding any other term, condition or provision under the **Policy**, **We** shall not provide coverage nor will **We** make any payments or provide any service or benefit to any **Insured**, beneficiary, or third party who may have any rights under the **Policy** to the extent that such cover, payment, service, benefit, or any business or activity of the **Insured** would violate any applicable trade or economic sanctions law or regulation.

**We** will not pay for any loss under the **Policy**, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the **Insured** or the **Insured's Family Member**, or **Traveling Companion** for the following:

- a. suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO);
- b. mental, nervous, or psychological disorders;
- c. being under the influence of drugs or intoxicants, unless prescribed by a **Physician**;
- d. participation as a professional in athletics while on a **Covered Trip**;
- e. riding or driving in any motor competition;
- f. declared or undeclared war, or any act of war;
- g. service in the armed forces of any country;
- h. nuclear reaction, radiation or radioactive contamination;
- i. operating or learning to operate any aircraft, as pilot or crew;
- j. mountain climbing, bungee jumping, snow skiing, skydiving, **Parachuting**, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air supported device, other than on a regularly scheduled airline or air charter company or extreme sports;
- k. scuba diving if the depth of the water exceeds 75 feet or more;
- l. the **Insured's** commission of or attempt to commit a felony;
- m. elective medical or holistic treatment or procedures;
- n. failure of any tour operator, **Common Carrier**, other travel supplier, person or agency to provide the bargained-for travel arrangements/services;
- o. a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the **Policy** is not in effect for the **Insured**; or
- p. **Epidemic** or **Pandemic**.

**We** will not pay for any loss under the **Policy**, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the **Insured**:

- a. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;
- b. a loss or damage caused by detention, confiscation or destruction by customs;
- c. **Financial Insolvency** of the person, organization or agency that solicited this coverage for the **Insured**, or **Financial Insolvency** of the person, organization or agency that helped the **Insured** book his/her arrangements for travel with a third party, or **Financial Insolvency** for which a petition for bankruptcy was filed by a travel