

# Missed Connection Coverage Replacement Policy Sample

## 1. Introduction

This Missed Connection Coverage Replacement Policy ("Policy") outlines the terms and conditions under which coverage is provided for missed transportation connections resulting from qualifying events.

## 2. Definitions

- Insured Person:** The individual eligible and enrolled under this policy.
- Covered Trip:** The trip for which coverage is purchased and confirmed.
- Missed Connection:** Failure to reach a connecting scheduled departure due to covered circumstances listed in this policy.
- Replacement Costs:** Reasonable additional expenses incurred to reach the next available connection, subject to policy limits.

## 3. Covered Events

Coverage is provided when the Insured Person misses a scheduled connection due to one or more of the following events:

- Common carrier delay (e.g., airline, train, or bus) due to mechanical issues, weather, or strikes.
- Documented accident en route to the point of departure.
- Natural disasters or severe weather impacting travel.

## 4. Coverage Details

| Benefit                    | Description                                      | Limit                           |
|----------------------------|--|---------------------------------|
| Replacement Transportation | Cost to reach next available scheduled departure | \$500 per occurrence            |
| Accommodation              | Overnight lodging if required by delay           | \$150 per night, up to 2 nights |
| Meals                      | Reasonable meal expenses incurred during delay   | \$30 per meal, up to 3 meals    |

## 5. Exclusions

- Missed connections caused by insufficient travel time between scheduled connections.
- Losses resulting from intentional acts, illegal activities, or war.
- Delays announced prior to coverage purchase.

## 6. Claims Process

- Notify the claims department within 48 hours of a missed connection.
- Submit supporting documentation, including tickets, receipts, and official delay notices.
- Claims will be reviewed and settled within 14 days of receipt of all required documents.

## **7. Contact Information**

For claims or questions, please contact:

Email: support@example.com

Phone: (123) 456-7890