

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