

October 19, 2018

Mr. Charles Dammon
Ms. Jacqueline Morel
124 Eden Isles Drive
Slidell, LA 70458

RE: Travel Delay – Claim ID # 6583506

Dear Mr. Dammon and Ms. Morel,

Thank you for your claim submission. You are requesting reimbursement for additional expenses incurred when this trip was delayed due to concerns over Tropical Storm Gordon. As we will explain below, we are unable to consider this to be a covered claim with the information currently on file.

The plan provides reimbursement for certain expenses incurred when your trip is delayed for 12 hours or more due to a covered reason. Please note the following:

TRAVEL DELAY

Benefits will be paid for reasonable accommodation, meal and local transportation expenses incurred by You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, if You are delayed for 12 hours or more while en route to or from, or during Your Trip, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. lost or stolen passports, travel documents or money (must be substantiated by a police report);
- c. quarantine, hijacking, Strike, Natural Disaster, terrorism or riot;
- d. a documented weather condition preventing You from getting to the point of departure.

“**Natural Disaster**” means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.

We have obtained information about your flights with Spirit Airlines. FlightStats shows that your flights on September 4, 2018 from Montego Bay to Fort Lauderdale and Fort Lauderdale to New Orleans arrived as scheduled. Because we are not able to document that your delay was the result of one of the covered causes of loss listed above, we are unable to consider this to be a covered claim under the plan provisions. On this basis, we must respectfully decline your request for Travel Delay benefits at this time.

Trip Mate, Inc. is the claims administrator for Plan F389U, which includes short-term travel insurance underwritten by United States Fire Insurance Company. We must process claims according to the plan provisions and the information on file. If you have additional information which you think will have a bearing on your claim, please forward that information to our office, attention Appeals Unit, and we will be happy to review our decision.

Sincerely,

D. Broom
Claims Department