

## Business Multiplier Credit Card Privileges


**Airport Lounge**

**Road Side Assistance**

**Trip Cancellation Cover**

### Airport Lounges

This document outlines the terms and conditions for accessing airport lounges, using Business Multiplier Credit Card.

#### Offer Privileges:

##### **Cardholders can enjoy:**

- Up to 1 domestic complimentary visits per quarter to participating airport lounges in Indian Airports (domestic and international).
- Up to 1 complimentary visits per quarter to lounges at select Global Airport Terminals.
- This benefit will be shared between the primary cardholder and all add-on cardholders. The below mentioned terms and conditions shall be applicable to the primary card and all add-on cards.

#### Spending Requirements:

- This program is applicable only in minimum monthly spends of ₹20,000.
- Spends and cash withdrawal between the 1st and last day of a calendar month shall be considered for access in the next month.
- EMI amortization, fee, charges, and the corresponding GST will not be considered for lounge and spa benefit.

#### Fair Usage Policy:

To preserve the exclusivity and comfort of your complimentary lounge and spa benefits, access is governed by a fair usage policy. As part of this, system-led checks may limit back-to-back usage within a short window. This ensures a seamless and elevated experience for all cardholders, without impacting genuine travel needs.

#### Child Entry:

Complimentary entry for children below two years is at the discretion of the participating lounges. Cardholders are encouraged to confirm this policy at the lounge entrance before entering.

#### Terms & Conditions for Indian Airport Lounge Access:

This section sets out the terms and conditions governing access to participating airport lounges at domestic and international terminals located within India. The benefit is offered by IDFC FIRST Bank in partnership with EliteAssist.

1. **Eligibility and Presentation:** Present your Business Multiplier Credit Card plus a valid same/next-day ticket or boarding pass at participating lounge entrances. The service is only available for intended cardholder and is non-transferable. The user's name on the credit card will be matched with the name on the boarding pass/ air ticket to ensure access is being availed by the entitled cardholder only.
2. **Authorization and Charges:** Access to the lounges is granted upon successful authorization of the Business Multiplier Credit Card on the electronic terminals placed at the lounges. For credit card authorization, a nominal charge of INR 2 will be deducted to verify the card's validity.
3. **Access Limitations:** This program is open only to cardholders carrying Business Multiplier Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
4. **Lounge Facilities:** Each lounge follows certain food offerings; customer is responsible for making prior inquiries in this respect with the lounge before entry.

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5. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are avail the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
6. **Capacity Constraints:** Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.
7. **Lounge Operations and Access:** IDFC FIRST Bank assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or EliteServices cannot guarantee lounge access and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity, during flight delays, when the lounge client(s) is not sober or may disturb other users or for other valid reasons at the discretion of IDFC FIRST Bank/EliteServices.
8. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
9. **Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
10. **Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges or meal/food items apart from the general free services /privileges or meal/food items offered at participating lounge.
11. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals.
12. **Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the lounge program are binding on the cardholder.
13. **Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the lounge facilities. Customers can access the lounge for up to 2 hours.
14. **Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change or revoke the program at any time without prior intimation. The list of participating lounges is subject to change from time to time.
15. **Contact Information:** For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com), and EliteAssist Support Team at 18005718990 and [loungeaccess@eliteassist.in](mailto:loungeaccess@eliteassist.in)
16. **Terms & Conditions:** The terms and conditions of this offer are subject to change. These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their Business Multiplier Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

### Terms & Conditions for Global Airport Lounge Access:

This section covers the terms and conditions governing access to participating airport lounges at airport terminals outside India. The benefit is offered by IDFC FIRST Bank in partnership with DreamFolks.

1. **Eligibility and Presentation:** Present your DreamFolks Card along with a valid same/next-day boarding pass or air ticket at the entrance of participating lounges. Please note, certain global airport lounges require prior online booking—up to 48 hours before your visit. Such bookings can be made using Business Multiplier Credit Card on the DreamFolks portal - <https://webaccess.dreamfolks.in/>.
2. **Authorization and Charges:** Access to the lounges is granted upon successful authorization of the DreamFolks Card on the electronic terminals placed at the lounges. For online booking through DreamFolks portal, a nominal authorization charge of ₹2 will be deducted to verify the Business Multiplier Credit Card validity.

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3. **Access Limitations:** This program is open only to cardholders carrying Business Multiplier Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
4. **Lounge Facilities:** Eligible cardholders receive access to the lounge, including food and beverages, as applicable under the agreement between DreamFolks and the lounge. Cardholders are advised to check what services and facilities are covered under the lounge program.
5. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are available, and the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
6. **Capacity Constraints:** Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.
7. **Lounge Operations and Access:** IDFC FIRST Bank or DreamFolks assumes no responsibility if any particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank or DreamFolks cannot guarantee lounge access and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity, during flight delays, when the lounge client(s) is not sober or may disturb other users or for other valid reasons at the discretion of IDFC FIRST Bank/Dreamfolks.
8. **Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
9. **Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
10. **Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges or meal/food items apart from the general free services /privileges or meal/food items offered at participating lounge.
11. **Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure terminals.
12. **Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the lounge program are binding on the cardholder.
13. **Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the lounge facilities. Customers can access the lounge for up to 2 hours.
14. **Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change or revoke the program at any time without prior intimation. The list of participating lounges is subject to change from time to time.
15. **Contact Information:** For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank at 180010888 or email at [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com), and DreamFolks Support Team at 18001234109 and [helpdesk@dreamfolks.in](mailto:helpdesk@dreamfolks.in).
16. **Terms & Conditions:** The terms and conditions of this offer are subject to change. These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their Business Multiplier Credit Card outside. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

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## Road Side Assistance

### Offer Details:

Complimentary Road Side Assistance (RSA) all over India, up to 2 times in a year worth ₹1,399 on your IDFC Business Multiplier Credit Card through Global Assure.

### How to Avail:

1. IDFC FIRST Bank card holder should call Toll-free Number 18005723860 to avail Emergency Road side Assistance (RSA).
2. IDFC FIRST Bank cardholder will share their full name, last 4 digits of the card, and vehicle details with Global Assure to claim RSA services. Complimentary RSA service is available only for vehicles owned by the customer (vehicle must be registered in the cardholder's name). Upon validation of these details, a fleet vehicle will be dispatched to the cardholder's location.
3. IDFC FIRST Bank card holder will show any own Govt ID proof / Car ID (RC Copy, PUC Certificate, Insurance Copy) to the fleet vehicle agent. RSA Service will be provided post validation and name match on Govt ID/Car ID with the name on the FIRST Bank Credit Card.
4. All the services to IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
5. IDFC FIRST Bank card holder can avail up to a maximum of 2 complimentary RSA services in a year.

### Terms & Conditions:

<b>Plan Features</b>	<b>Details</b>
Towing of Vehicle on breakdown/accident	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the Vehicle to be towed to the nearest Authorised Service Centre, using tow trucks in the cities & corresponding covered area where available. Towing Distance - Incident to Drop 50 Kms.
Alternate Battery or Jump Start	In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. Global Assure will bear labour and conveyance costs. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Customer.
Tyre Change	In the event Covered Vehicle is immobilized due to a flat tyre, Global Assure will assist the Customer by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. Global Assure will bear labour cost and round-trip conveyance costs of the provider. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Customer. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Customer.

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Breakdown support	In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair on the spot is deemed possible within the scope of services, Global Assure shall assist Customer by arranging for a vehicle technician to reach the breakdown location. Global Assure will bear labour cost and conveyance costs. Cost of Material & Spare Parts if required to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Customer.
Taxi Benefit	In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the taxi. Taxi charges will be borne by the customer
Arrangement of spare keys	If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Global Assure (upon the request of the customer) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand-delivery to the location of the vehicle after receiving the requisite authorizations from the Customer with regards to the person designated to hand over the same to Global Assure. The Customer may be requested to submit an identity proof at the time of delivery of the keys.
Arrangement of fuel	In the event Covered Vehicle runs out of fuel and hence is immobilized while on a trip, Global Assure will assist Customer by organizing for a Vehicle technician to supply emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown. Global Assure will bear labour and conveyance costs. The cost of the fuel will be borne by the customer.
Extraction or Removal of vehicle	In event of vehicle being stuck in a ditch/pit/valley, Global Assure will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Customer. (Free towing to & Fro up to 50 KM)
Message relay to relatives/colleagues/emergency numbers	Global Assure will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Global Assure will relay urgent messages on behalf of the Customers to a designated person of their choice.
Ambulance Referral	In the event Covered Vehicle suffers an immobilizing break down due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer
Penalty Clause	In case Global Assure is not able to service as per the agreement then Global Assure will reimburse customer cost of service or ₹1,000/- whichever is less.

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**General Exclusions:**

1. Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition.
2. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Any customer history where customer has twice on prior occasions misused or abused the services.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
  - (i) The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle circulation, road safety, or similar ones in the country where the incident occurs.
  - (ii) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
5. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
6. Those accidents or breakdowns that are produced when the Client or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling.
7. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to circulate on public roads in the country where the Covered Vehicle is found.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
10. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
11. Any accident or breakdown caused due to usage of the car for racing, rally and criminal activity purposes.
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle.
15. In event of any damage during towing, the maximum liability of GLOBAL ASSURE is of ₹5000 per incidence.

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16. Events which do not render the vehicle immobilized are not covered under the program. Some examples of such events are given below:

- Non-functional horn.
- Faulty gauges and meters.
- Air conditioning is not working.
- Boot cannot be opened.
- Front and /or rear demisters are not working.
- Damaged door glasses.
- Broken Rear view mirror or rear windshield.
- Sunroof cannot be opened.
- Sunroof cannot be closed
- Windows cannot be opened or closed.
- Faulty Seat adjuster.
- Passenger seat belts are faulty.
- Vehicle headlights not functional.
- Illumination of warning lamps of any non-safety related lights/service warnings lights but vehicle not rendered immobilized.
- Electronic Vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly.
- ABS light lamp glows ON.
- Vehicle runs out of windscreen wiper fluid.
- Front wipers are faulty.
- Rear windscreen wiper is faulty
- Damaged or faulty fuel caps
- Any noises or unusual sound which does not render the vehicle immobilized
- Other faults in the vehicle which do not render it immobilized but need repair at the workshop.

17. The problems / situations mentioned shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is endeavour of GLOBAL ASSURE to provide best customer support. In any such case if GLOBAL ASSURE finds that customer's safety might be at risk or he may be in adverse situation, relevant assistance service shall be activated as a goodwill measure.

### **Adverse weather conditions & Force Majeure:**

It shall be our endeavor to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc. it may become physically impossible to provide assistance. This may affect our ability and capabilities to promptly support the vehicle though it shall be our priority to support the covered vehicle by all feasible means.

### **Right of Refusal:**

In case it is found at any stage that false information has been furnished by a Customer to enroll in the program or in case the program is misused or abused, the services may be refused by GLOBAL ASSURE to the Customer and the Customer in such cases, shall not have any right of claim against GLOBAL ASSURE or IDFC FIRST Bank.

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## Trip Cancellation Cover

Trip Cancellation Cover is the benefit that offers increased flexibility to travel plans.

With this plan, Business Multiplier Cardholders can receive reimbursement upon cancellation for bookings done on their Business Multiplier Credit Cards for the non-refundable amount for Flight/ Hotel booking during the period from date of issue till 7<sup>th</sup> May 2026.

The coverage will include any trip cancellation for a reason not otherwise covered in the booking or any other policy. To be covered under the Cancel For Any Reason benefit, the customer must cancel the booking at least 24 hours before the scheduled travel date.

### Trip Cancellation Policy for Business Multiplier Credit Card

**Coverage** – Trip Cancellation cover is available to both Primary & Add-On Cardholders holding the eligible credit card. This policy cover is shared between both (Mastercard and Rupay) variants and add on cardholders of Business Multiplier Credit Card. They share the coverage benefits as given below.

#### **Business Multiplier Credit Card:**

- Eligible Cover – ₹25,000 for Flight & Hotel booking.
- This cover is fungible between hotel and flight booking.
- Policy Period – From 8<sup>th</sup> May'25 or Policy Issuance date (whichever is later) till 7<sup>th</sup> May'26.
- The eligible cover amount can be used across a maximum of **two** transactions during the policy
- Coverage will be available for non-refundable portion for Hotel/Flight Bookings which is not refunded by the merchant post cancellation.
- Eligible Customers are defined as customers who have done minimum 1 transaction on their respective credit card in the calendar month preceding the start of the policy period.
- For cover to apply, both booking and cancellation will need to be done between the defined policy period.

#### **Terms and Conditions:**

- Available to the Primary & Add-on Cardholder for bookings done through their Business Multiplier Credit Card. This benefit is shared between the Primary and Add-On Cardholder for maximum of 2 cancellations.
- For a travel booking to be eligible for CFAR, the booking would have to be done post policy issuance, and the booking & cancellation will have to be during the policy.
- Coverage will be available on cancellations done at least 24 hours prior to the travel / stay date.
- The coverage is not applicable for No Shows for Flight/Hotel stays.
- Available to the cardholder for the portion of the non-refundable amount for Hotel/Flight Booking which is not refunded by the merchant post cancellation.
- Pro-rata Refund of the cancellation charges which is applicable for the Primary/Add on cardholder's booking will be refunded back as part of the Trip Cancellation cover.
- Cover will not include refund of any discount offer/cashback/Voucher (Provided by Bank or Merchant) which has been used by the cardholder as part of the booking.
- Cover is only applicable for amounts pertaining to Flight Ticket/Room Rates for Hotel Booking. Coverage not available for other charges (like re-scheduling charges paid for flight/hotel booking, Food/beverage charges, Taxi, Sightseeing, City Tour, Entertainment & Games and other such miscellaneous charges) even if they have been paid as part of the Flight/Hotel charges booking amount.
- Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic flight, International flight, Domestic Hotel and International hotel.
- Claim intimation should be within 30 days from date of cancellation
- Documents submission for the respective claim to be done within 60 days of cancellation

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- Claim settlement to be processed within 30 days of submission of all required documents
- The refundable amount would be credited in the Bank account shared by the customer at the time of claim settlement
- At the time of raising a claim the applicable Business Multiplier Credit Card should be active with no overdue amount on any Credit Card issued to the Primary and Add-on Cardholder by IDFC FIRST Bank.

### **Cancellation Coverages (Trip Cancellation and Interruption)**

Flight cancelled by Customer due to below reason are covered.

- Insured Person's serious injury or sudden sickness requiring minimum three days' hospitalization.
- Insured Person's spouse or parent or child serious injury or sudden sickness requiring minimum three days' hospitalization.
- Serious injury or sudden sickness requiring minimum three days' hospitalization of Insured person's wife or child who were booked to travel with the Insured person and who is also insured with the Insurer.
- Due to terrorism, Natural calamities, Cyclone, flood, storm etc.
- Due to Any Personal Reason. The reason can be anything. There is no definition for personal reason.

### **Claim Intimation and Submission Process**

- Visit the Portal <https://howden.gosure.ai/web/corporate-claims>
- Customer will need to fill the relevant details on the portal including
  - Primary Card Holder Name
  - Booking Date Cancellation date
  - Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder)
  - Nature of Loss: Hotel / Flight / Hotel + Flight Contact details: Mobile Number registered with Bank
  - Email ID registered with bank
  - Travel Details – From and To
- Customer will need to Upload required Documents on the Portal including
  - ♦ Claim Form
  - ♦ Claim Supporting documents - Booking confirmation document for Flight/ Hotel Booking, Cancellation confirmation for Flight/ Hotel
  - ♦ IDFC FIRST Bank Credit card statement highlighting the transaction for Hotel booking/Air ticket purchase
  - ♦ Claim Bill – Cancellation of booking /ticket indicating cancellation charges applicable.
  - ♦ Cancel cheque copy in name of Primary Cardholder for Refund of the amount
  - ♦ KYC documents
  - ♦ The required documents given upon is indicative, additional documents may be asked by Insurance company at the time of claim

Intimation of claims can be done through email to Howden India Insurance Brokers India Pvt. Ltd to below mentioned email Ids. Submission of documents may also be forwarded to the below email ids.

<b>Sr. No.</b>	<b>Channel</b>	<b>Details</b>
01	Email ID	<a href="mailto:idfcfirstclaims@howdenindia.com">idfcfirstclaims@howdenindia.com</a>

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