



Description of Coverage

Plan Code 6ST



This is a brief Description of Coverage, which outlines benefits and amounts of coverage that may be available to you. **To view your state-filed form for your specific benefits, please call (800) 351-8109 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your Group Certificate for all other states.** Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. State specific limitations may apply.

Important: Keep this document and carry a copy with you when you travel. If you need to cancel your Trip, contact the company you booked with immediately to cancel your reservation.

This plan is administered by CSA Travel Protection and Insurance Services.

For Certificate/Policy Inquiries,
Requests or Customer Service Call:
(800) 351-8109

For Emergency Assistance 24 Hours
a Day During Your Trip Call:
(866) 922-0278

Collect Worldwide
(202) 974-6480

Schedule Of Coverage And Services

Insurance Coverage

(Underwritten by Stonebridge Casualty Insurance Company)

Coverage	Maximum Limit Per Policy Domestic Plan
Trip Cancellation	100% of Trip Cost Up To \$500
Travel Delay <i>(\$150 Daily Limit Per Person Applies)</i>	\$300
Baggage and Personal Effects	\$500

Description Of 24-Hour Emergency Assistance Services

(PROVIDED BY CSA'S DESIGNATED PROVIDER)

Available Services

Various 24-Hour Emergency Assistance Services are provided along with the CSA Travel Protection® plans. A description of all 24-Hour Emergency Assistance Services are contained in this document. The 24-Hour Emergency Assistance Services are only available to persons whose primary residence is in the United States or Canada. This plan is administered by CSA Travel Protection and Insurance Services.

How To Call The 24-Hour Emergency Hotline

If you need emergency help for an available service, you can call toll-free 24 hours a day to (866) 922-0278 from within the United States, or call collect to (202) 974-6480 from around the world.

When calling, you should have available your Policy/Reference number and Plan Code, your location, a local telephone number, and details of the situation. After your coverage has been verified, the assistance provider will assist you. If you cannot call collect from your location, dial direct and give the assistance provider your telephone number and location and they will call you back.

To call collect from a foreign country you may first need to reach a live operator on the line. In some cases, that operator may not understand how to process collect calls to the United States. To be prepared, please visit www.consumer.att.com/global/english/away/directservice.html for information on how to reach an English-speaking operator. If you were unable to reach CSA collect and paid for your call, we will ask you for a number to call you back so you will pay no further charges.

In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance and then contact the assistance provider.

There may be times when circumstances beyond the assistance provider's control hinder their endeavors to provide help services; however, they will make all reasonable efforts to provide services and help resolve your problem.

The assistance provider cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

The assistance provider's staff will do their best to refer you to the appropriate providers. However, the assistance provider and CSA cannot be held responsible for the quality or results of any services provided by these independent practitioners.

Availability Of Services

You are eligible for informational and concierge services at any time after you purchase this plan.

The Emergency Assistance Services become available when you actually start your trip.

Emergency Assistance, Concierge and Informational Services end the earliest of: midnight on the day the program expires; when you reach your return destination; or when you complete your trip.

Informational Services

The assistance provider offers a wide range of informational services before you leave home and during your trip, including: Visa, Passport, Inoculation and Immunization Requirements, Cultural Information, Temperature, Weather Conditions, Embassy and Consulate Referrals, Foreign Exchange Rates, and Travel Advisories.

Emergency Assistance Services

Medical Referral

If an emergency occurs during a trip that requires you to visit a doctor, you should call the Emergency Hotline to obtain the names of local qualified doctors who speak your language. If additional medical services are required, the assistance provider is prepared to consult with the attending physician and provide such assistance, as they believe to be in your best interest.

Traveling Companion Assistance

If a Traveling Companion loses previously-made travel arrangements due to your medical emergency, the assistance provider will arrange for your Traveling Companion's return home.

Emergency Cash Transfer

If your cash or traveler's checks are lost or stolen, or unanticipated emergency expenses are incurred, the assistance provider will help arrange for an emergency cash transfer in currency, traveler's checks, or other forms as deemed acceptable by the assistance provider. The assistance provider will advance up to \$500 after satisfactory guarantee of reimbursement from you.

Legal Referral

The assistance provider will locate attorneys available during regular working hours. Assistance will also be provided to advance bail bond, where permitted by law. You are responsible for contracted legal fees.

Locating Lost or Stolen Items

The assistance provider will assist in locating and replacing lost or stolen luggage, documents and personal possessions.

Replacement of Medication and Eyeglasses

The assistance provider will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. The assistance provider will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility. The refill may require a visit to a local physician. You should be prepared to furnish the assistance provider with a copy of your original prescription and/or the name and phone number of your regular attending physician.

Embassy and Consular Services

The assistance provider will provide referrals to travelers needing the assistance of U.S. embassies and consulates.

Worldwide Medical Information

The assistance provider can provide necessary inoculation and vaccination information, and detailed general health and medical descriptions of destinations around the world.

Interpretation/Translation

The assistance provider will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

Emergency Message Relay

Emergency messages can be relayed to and from friends, relatives, personal physicians and employers.

Pet Return

The assistance provider will arrange for the return of your pet to your home if your pet is traveling with you and you are unable to take care of your pet due to a medical emergency.

Vehicle Return

The assistance provider will make arrangements to have a designated person or provider return your vehicle to your home (or your rental vehicle to the closest rental agency) if you experience a medical emergency or mechanical problems, which prevent you from driving the vehicle.

Concierge Services

City profiles: provide travelers access to information on over 10,000 destinations worldwide, including a complete report on local entertainment, social customs, and health advisories.

Epicurean needs: arranges the delivery of specialized foods and beverages to your home or office, including gourmet meats and fine wine.

Event ticketing: provides tickets to virtually any sporting, theater or concert event worldwide.

Flowers and gift baskets: include the purchase and shipment of flowers and gift baskets to friends, family members, and business associates.

Golf outings and tee times: provide referrals and tee times at golf courses around the world.

Hotel accommodations: offers research and recommendations on hotels worldwide and book reservations if requested by you.

Meet-and-greet services: include the pick-ups of friends; family members or business associates at airports or other common carrier destinations by limousine personnel.

Personalized retail shopping assistance: includes purchasing selected retail items at your request.

Pre-trip assistance: provides information on travel destinations, city profiles, weather, special events, ATM locations, currency exchange rates, immunization and passport requirements, and related services.

Procurement of hard-to-find items: ensures our associates will use every means possible to obtain an obscure or exotic item at your request.

Restaurant reviews and reservations: provides you with information on restaurants worldwide and the ability to book reservations from anywhere, anytime.

Rental car reservations: provide worldwide reservations through most major rental car agencies.

Airline reservations: provide full-service air travel accommodations to destinations worldwide.

Pet Services Locator: helps travelers find pet-related services such as veterinarians and pet sitters.

Insurance Coverage

(Underwritten by Stonebridge Casualty Insurance Company)

Coverage is provided to you. This plan applies ONLY to those arrangements booked directly through the company offering this plan. This plan is available to U.S. residents. You must purchase this plan prior to/ or within 24 hours of your final payment for your Covered Trip to qualify for the Pre-Existing Condition Exclusion Waiver. There is no coverage unless payment has been made for this plan. There is no coverage unless your loss was caused by an unforeseeable event that occurs while coverage is in effect.

Ten Day Free Look

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your application date or receipt of this document, whichever is later. A letter indicating your desire to cancel should be sent to us or our authorized agent. If there has been no incurred covered expense and you haven't already left on your Trip, you will receive a full refund of your plan cost. After this 10-day free look period, the payment for this plan is non-refundable.

Effective Dates Of Insurance

Trip Cancellation Effective Dates of Coverage

Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day after the date your premium is received by us or our authorized agent.

Coverage for Travel Delay and Baggage and Personal Effects will take effect on the later of:

1. the date the premium has been received by us or our authorized agent; or
2. the date and time you start your Covered Trip; or
3. 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

All coverages automatically end on the earlier of:

1. the date the Covered Trip is completed; or
2. the Scheduled Return Date of the Trip; or
3. your arrival at the return destination on a roundtrip, or the destination on a one-way trip; or
4. cancellation of the Covered Trip.

Coverages And Benefits

The following coverages and benefits are a sample of the listed coverage and benefits in your Individual Policy or Group Certificate and are described on a general basis only. **To view your state-filed form for your specific benefits, please call (800) 351-8109 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your Group Certificate for all other states.** Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim.

This plan covers you for certain unforeseeable events that occur while your coverage is in effect. They include:

Pre-Departure Trip Cancellation Benefits

If you are prevented from taking your Trip for one of the covered reasons below, we will reimburse you, up to the amount in the Schedule, for the amount of prepaid, forfeited, non-refundable payments or deposits that you paid for your Trip.

Reasons for Cancellation:

The following reasons apply to you, a Family Member traveling with you, or a Traveling Companion and must occur while coverage is in effect:

1. Trip Cancellation or delayed arrival at your destination due to Sickness, Injury or death of you, your Family Member or Traveling Companion that occurs before departure on your Trip. The Sickness or Injury must commence while coverage is in effect, require the examination by a Physician, in person, at the time of Trip Cancellation or delay and, in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip or delay your arrival on your Trip.

The following reasons apply to you and must occur while coverage is in effect:

2. mandatory evacuation or public official evacuation advisements where there is no mandatory evacuation issued by local government authorities at your destination due to adverse weather or natural disaster. In order to cancel or interrupt your Covered Trip, you must have 4 days or 50% of your total Covered Trip length or less remaining on your Covered Trip at the time the mandatory evacuation ends;
3. being directly involved in a documented traffic accident while en route to departure;
4. being called into active military service in the event of a natural disaster;
5. being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action;
6. your primary residence is made Uninhabitable by fire, flood or natural disaster.
7. your Accommodation at your destination made Uninhabitable by fire, flood, volcano, earthquake or other natural disaster;
8. Common Carrier delays resulting from inclement weather, mechanical breakdown or organized labor strikes.
9. arrangements cancelled by an airline, cruise line, motor coach company or tour operator resulting from inclement weather, mechanical breakdown, or organized labor strikes;
10. a documented theft of passports or visas;
11. a transfer of employment of 250 miles or more;
12. a Terrorist Act, which occurs in your departure city or in a city that is a scheduled destination for your Trip, provided the Terrorist Act occurs within 7 days of the Scheduled Departure Date of your Trip;
13. your involuntary termination of employment or layoff that occurs more than 15 days after your effective date and was not under your control. You must have been continuously employed with the same employer for 1 year prior to the termination or layoff;
14. your or your Traveling Companion's or traveling Family Member's approved, written military leave involuntarily revoked as a result of being temporarily or permanently reassigned, being called to active military reserve or an extension of deployment beyond a defined tour of duty within 30 days of your departure date. All leave must be approved prior to the Policy effective date. Full or partial mobilization or mass reassignment of Armed Forces, invocation of the War Powers Act, base or unit mobilization is not covered;

15. the primary or secondary school where you or your traveling Family Member or Traveling Companion attend(s) must extend its operating session beyond its predefined school year, due to unforeseeable events commencing during the policy effective period, which cause the extension of the predefined school year and the travel dates for the Covered Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;
16. being unable to undergo an injection, due to a medical reason, which is unexpectedly and suddenly required for entry into a country of destination, provided that such a requirement was unknown at the time travel arrangements were made;
17. are required to take an academic examination on a date that has been fixed after travel arrangements were made, and the date falls within the period of travel.

Travel Delay Coverage and Benefits

If your Trip is delayed for 6 hours or more, we will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for lodging arrangements, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Covered events for Travel Delay Benefits include:

Common Carrier delay; loss or theft of your passports, travel documents or money; quarantine; hijacking; natural disaster; inclement weather; a documented traffic accident while you are en route to departure; unannounced strike; civil disorder; your, your traveling Family Member's, or Traveling Companion's Sickness or Injury; your traveling Family Member's or Traveling Companion's death.

Baggage and Personal Effects Benefits

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage, during your Trip. We will also pay for loss due to the unauthorized use of your credit cards.

Coverage specific exclusions apply. We will not pay more than \$200 on losses to jewelry; watches; precious or semi-precious gems; decorative or personal articles consisting in whole or in part of silver, gold, or platinum; cameras and camera equipment; digital or electronic equipment and media; and articles consisting in whole or in part of fur. Items not included above are subject to a \$200 per item limit.

General Plan Exclusions

The following exclusions are a sample of the listed exclusions in your Individual Policy or Group Certificate and are described on a general basis only. **To view your state-filed form for your specific benefits, please call (800) 351-8109 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your**

Group Certificate for all other states. Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim.

The following exclusion applies to all coverages except Baggage and Personal Effects:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, including death that results therefrom.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan caused by, or resulting from:

1. your, your Traveling Companion's, or Family Member's suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO & MO);
2. mental, nervous, or psychological disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. normal pregnancy or resulting childbirth or elective abortion;
5. participation as a professional in athletics;
6. participation in organized amateur and interscholastic athletic or sports competition or events;
7. riding or driving in any motor competition;
8. declared or undeclared war, or any act of war;
9. civil disorder (does not apply to Travel Delay);
10. service in the armed forces of any country (does not apply to #4 or #14 of Reasons for Cancellation and interruption);
11. nuclear reaction, radiation or radioactive contamination;
12. operating or learning to operate any aircraft, as pilot or crew;
13. mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
14. any unlawful acts, committed by you, a Traveling Companion or Family Member traveling with you (whether insured or not);
15. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
19. bankruptcy, Financial Insolvency, default or failure to supply services by a travel supplier;
20. business, contractual, or educational obligations of you, a Family Member, or Traveling Companion (does not apply to #11, #13, #15, or #17 of Reasons for Cancellation and interruption);
21. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the

- bargained-for travel arrangements;
- a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

Pre-Existing Condition Exclusion Waiver

The Pre-Existing Condition exclusion will be waived provided you meet all of the following:

- the payment for this plan is received prior to/ or within 24 hours of your final payment for your Covered Trip; and
- you are not disabled from travel at the time you make your plan payment; and
- you insure 100% of all prepaid Covered Trip costs that are subject to cancellation penalties or restrictions.

Definitions

The following definitions are a sample of the defined terms in your Individual Policy or Group Certificate and are described on a general basis only. **To view your state-filed form for your specific benefits, please call (800) 351-8109 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your Group Certificate for all other states.** Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim.

ACCIDENT: means a sudden, unexpected, unintended and external event, which causes Injury.

ACCOMMODATION: means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are required.

BAGGAGE: means luggage, personal possessions and travel documents taken by you on the Covered Trip.

COVERED TRIP (or TRIP): means a period of round-trip travel away from Home to a destination outside your city of residence; the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and return dates specified when you enrolls; the trip does not exceed 180 days.

FAMILY MEMBER: includes your or your Traveling Companion's dependent, spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster child, or ward.

FINANCIAL INSOLVENCY: means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary.

INJURY: means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician.

OTHER VALID AND COLLECTIBLE GROUP INSURANCE: means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The

policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

PHYSICIAN: means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of your license for the service or treatment given and may not be you, a Traveling Companion, or a Family Member.

PRE-EXISTING CONDITION: means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion or Family Member who is scheduled or booked to travel with you: 1) received, or received a recommendation for, a diagnostic test, examination or medical treatment; or 2) took or received prescription drugs or medicine.

Item 2 of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is in effect under the Policy.

SCHEDULED DEPARTURE DATE: means the date on which you are originally scheduled to leave on your Covered Trip.

SCHEDULED RETURN DATE: means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

SICKNESS: means an illness or disease of the body, which requires examination and treatment by a Physician.

TRAVELING COMPANION: means a person whose name(s) appear(s) with you on the same Covered Trip arrangement and who, during the Covered Trip, will accompany you.

USUAL AND CUSTOMARY CHARGE: means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 100th percentile and the Anesthesia Relative Value Guide.

Where To Present A Claim

All claims should be presented to the Program Administrator:

CSA Travel Protection
PO. Box 939057
San Diego, CA 92193-9057
(800) 541-3522 (Toll-Free)

Claims And General Provisions

The following provisions are a sample of the provisions in your Individual Policy or Group Certificate and are described on a general basis only. **To view your state-filed form for your specific benefits, please call (800) 351-8109 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your Group Certificate for all other states.** Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim.

Concealment or Fraud We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to the coverage.

Notice of Claim We must be given written notice of claim within 90 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

Proof of Loss Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within twelve (12) months after the date the loss occurs unless you are legally incapacitated.

Duplication of Coverage You may only purchase one plan from us for each Covered Trip. If more than one plan is purchased for any Trip, the maximum limit of coverage payable will be from the plan with the highest level of benefit. We will refund plan payments received for any other plan for the specific Trip.

Our Right to Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us.

Travel Insurance Is Underwritten By

Stonebridge Casualty Insurance Company an AEGON company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

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