Description of Coverage

Notice to State of Washington Residents:
This is not your insurance policy. To obtain your state-specific insurance policy, visit www.insureamerica.com, or call 1.715.346.0860.

Standard Land Plan

Schedule of Benefits

Trip Cost	Trip Cancellation & Interruption *($20,000 maximum)*
$ 500	Travel Delay *(maximum fo $150 per day)*
$ 1,500	Baggage & Personal Effects
$ 500	Baggage Delay
$100,000	Medical Expense
$250,000	Emergency Medical Transportation and Repatriation of Remains
$ 20,000	Accidental Death & Dismemberment
$ 50,000	Common Carrier Accidental Death & Dismemberment
Included	Travel Guard Assist

Optional Services and Coverages
(included if elected and appropriate cost has been paid)

LiveTravel®/Concierge Services

Medical Upgrade:
Medical Expense benefits payable on a primary basis
Evacuation to Hospital of Choice for covered Emergency Evacuations

Baggage Upgrade:
Baggage and Personal Effects payable on a primary basis
Coverage for portable personal computers, cell phones, electronic organizers and portable CD players, cameras and camera equipment which would otherwise be excluded under this plan.

Adventure Sports Rider Provides coverage for many sports activities which would otherwise be excluded under this plan

Important — Exclusions apply to certain medical conditions.

For coverage questions or to request a claim form, call toll-free 1.877.525.2381. For emergency help while on your Trip, see the information and phone numbers on the reverse side.

Blanket Travel Accident Insurance This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. The policy is the only contract under which benefits are paid.

PLEASE READ THIS DOCUMENT CAREFULLY!

Insurance Coverage Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

PRODUCT NUMBER: 008288-CT P1; P2; P4; P5 12/07
In the event of a claim, please refer to the above Product Number.

Pre-Existing Medical Condition Exclusion Waiver The Pre-Existing Medical Condition Exclusion will be waived if: 1) Insurance is purchased within 14 days of initial Trip payment (Day one is the date the initial Trip payment is received by the Travel Supplier.); 2) The amount of insurance coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements; 3) The cost of any subsequent arrangement(s) added to the same Trip must be insured within 14 days of the date of payment or deposit for any subsequent Trip arrangement(s); 4) You must be medically able to travel when you purchase this plan.

SCHEDULE OF BENEFITS

The benefits are described in detail under "Description of Coverages." All coverages are per person.

DEFINITIONS

"Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.
"Children" means unmarried children of the Insured, including natural children from the moment of birth, and step, foster or adopted children from the moment of placement in the Insured's home, under age 18 and primarily dependent on the Insured for support and maintenance. However, the age limit does not apply to a child who: (1) otherwise meets the definition of Children; and (2) is incapable of self-sustaining employment by reason of mental or physical incapacity.
"Common Carrier" means any conveyance operated under a license for the transportation of passengers for hire.
"Complication of Pregnancy" means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy. ***"Contracted Departure Date"*** means the date on which the Insured is originally scheduled to leave on his/her Trip.
"Contracted Return Date" means the date on which the Insured is originally scheduled to return from the Trip to the Return Destination.
"Default" means any failure of a provider of travel-related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.
"Destination" means the place where the Insured expects to travel on his/her Trip, as shown on the enrollment form.
"Experimental or Investigative" means treatment, a device or prescription medication which is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.
"Financial Default" means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the financial default occurs more than 14 days following an Insured's effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom you purchased travel arrangements supplied by others.
"Hospital" means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, a place for the aged, or military or veterans hospital.
"Immediate Family Member" means the Insured's or Traveling Companion's spouse, child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward.
"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.
"Injury" means a bodily Injury, caused by an accident occurring while this Policy is in force as to the Insured whose injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by the Policy. The injury must be verified by a Physician.
"Insured" means a person who: (a) completes any required enrollment form; (b) for whom premium has been paid; and (c) while covered under this Policy. ***"Insurer"*** means National Union Fire Insurance Company of Pittsburgh, PA.
"Medically Necessary" means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; (3) is ordered by a Physician and performed under his or her care, supervision, or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers, or any other person.
"Natural Disaster" means a flood, hurricane, tornado, earthquake, or blizzard that is due to natural causes.
"Physician" means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member, or Traveling Companion.
"Reasonable Additional Expenses" means any expenses for meals, essential telephone calls, and lodging which were necessarily incurred as the result of a Travel Delay and which are not provided by the Common Carrier or any other party free of charge.
"Reasonable and Customary Charges" means an expense which: (a) is charged for treatment, supplies, or medical services Medically Necessary to treat the Insured's condition; (b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary Charges exceed the actual amount charged.
"Return Destination" means the place to which the Insured expects to return from his/her Trip.
"Sickness" means an illness or disease which is diagnosed or treated by a Physician.
"Strike" means a stoppage of work (a) announced, organized, and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike are work slowdowns and sickouts.
"Terrorist Incident" means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.
"Traveling Companion" means persons who are booked to accompany the Insured during the Trip.
"Travel Supplier" means the tour operator, hotel, cruise line, and/or airline that: (1) provides pre-paid travel arrangements for the Insured's Trip.

"Trip" means the period of time between the Contracted Departure Date and the Contracted Return Date for which prepaid travel arrangements are arranged by or purchased through the Travel Supplier. Home travel is primarily by Common Carrier and only incidentally by private conveyance.

INDIVIDUAL ELIGIBILITY, EFFECTIVE & TERMINATION DATES

Persons eligible for insurance under the policy are any travelers who purchase a trip through the Travel Supplier, accepts, enrolls and pays the premium for coverage providing they have not already departed on their Trip and the trip does not exceed 395 days.

Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the premium is paid to the travel agent. All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled Contracted Departure Date shown on the enrollment form.

Termination Date: All coverage ends on the earliest of: (a) the date the Trip is completed; (b) the scheduled Contracted Return Date; (c) the Insured's arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip; or (d) cancellation of the Trip covered by the policy.

Extended Coverage:

1. If the Insured begins air travel in connection with his or her Trip one day prior to the Contracted Departure Date, the Insured's coverage will begin when he or she leaves to travel directly to the airport to begin his or her travel.

2. If the Insured begins air travel to his or her Return Destination within one day after the Contracted Return Date, the Insured's Coverage will be extended until the Insured leaves the airport after alighting from the airplane on the date on which the Insured returns to his or her Return Destination.

Extension of Coverage: All coverage under the policy will be extended, if: (a) the Insured's entire Trip is covered by the policy; and (b) the Insured's return is delayed by unforeseeable circumstances beyond his/her control. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called "Additional Exclusions"), the policy does not cover loss caused by: (a) suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury by the Insured, Immediate Family Member, Traveling Companion or Business Partner (while sane, in Colorado and Missouri); (b) pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy; (c) professional athletic events, motor sport, or motor racing, including training or practice for the same ***(does not apply if Adventure Sports Coverage is purchased)***; (d) mountain climbing ***(does not apply if Adventure Sports Coverage is purchased)***; (e) war or act of war, whether declared or not, civil commotion, insurrection or riot; (f) full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded); (g) operating or learning to operate any aircraft, as student, pilot or crew ***(does not apply if Adventure Sports Coverage is purchased)***; (h) air travel on any air-supported device, other than a regularly scheduled airline or air charter company ***(does not apply if Adventure Sports Coverage is purchased)***; (i) loss or damage caused by detention, confiscation, or destruction by customs; (j) any unlawful acts, committed by the Insured, a Traveling Companion, or an Immediate Family Member, whether insured or not (not applicable to Florida residents); (k) mental, psychological, or nervous disorders including, but not limited to, anxiety, depression, neurosis, or psychosis; (l) if the Insured's tickets do not contain specific travel dates (open tickets); (m) alcohol or substance abuse or treatment for same; (n) medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment or traveling expressly for the purpose of obtaining medical treatment; (o) elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury; (p) Experimental or Investigative treatment or procedures; or (q) an Injury or Sickness which occurs at a time when this coverage is not in effect.

PRE-EXISTING MEDICAL CONDITION EXCLUSION

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

EXCESS INSURANCE LIMITATION The insurance provided for all coverages except Trip Cancellation and Trip Interruption shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss payable under the Policy there is other valid and collectible insurance or indemnity in place, the Insurer shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, (The Medical Expense Benefit will become primary if the Medical Expense Upgrade is purchased. Baggage and Personal Effects will become primary if the Baggage Upgrade is purchased.)

TRIP CANCELLATION AND INTERRUPTION

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following unforeseen reasons: (a) Sickness, Injury, or death of an Insured, Immediate Family Member, or Traveling Companion. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled, or interrupted; (b) the Insured's principal residence being made uninhabitable by fire, flood, or similar Natural Disaster; (c) the Insured being subpoenaed, required to serve on jury duty, hijacked, or the Insured or Traveling Companion is required to appear as a witness in a legal action, provided the Insured or Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer; (d) being involved in an automobile accident en route to departure; (e) a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace. This coverage applies only if insurance was purchased within 14 calendar days of initial Trip payment. (Day one is the date the initial Trip payment is received by the Travel Supplier.); (f) Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Financial Default occurring on or before the Insured's coverage effective date or less than 7 days after the Insured's coverage effective date will not be covered. This coverage applies only if insurance was purchased within 14 calendar days of initial Trip payment. (Day one is the date the initial Trip payment is received by the Travel Supplier.); (g) The Insured or the Traveling Companion becomes legally separated or divorced after the effective date of the Insured's Trip Cancellation coverage.; (h) cancellation of scheduled public transportation as a result of: riot, civil commotion, Strikes, hijacking, Natural Disasters, motor or railway accidents that were unknown at the time of booking the reservation; (i) the Insured

being required to take an academic examination on a date that has been fixed after the travel arrangements were made, and the date falls during the Trip; (j) the Insured being unable to undergo an injection, due to a medical reason, which is unexpectedly and suddenly required for entry in to a country of Destination, provided that such a requirement was not current at the time that travel arrangements were made; (k) the Insured or the Traveling Companion is terminated or laid off through no fault of his or her own. Termination must occur following the effective date of coverage.

This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured's coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of a Natural Disaster; (iii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member or a Traveling Companion; (vi) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the Insured's coverage effective date.

Trip Cancellation Benefits: The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that are delayed or canceled before the scheduled Contracted Departure Date. The Insurer will pay forfeited, non-refundable, unused prepaid payments or deposits if the Insured's Trip is canceled due to the reasons shown at the beginning of this section. The Insurer will pay the Insured's additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is canceled due to reasons shown at the beginning of this section, and the Insured's Trip is not canceled.

Trip Interruption Benefits: The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted or delayed, due to the reasons shown at the beginning of this section. The Insurer will pay for the following: (a) unused prepaid payments or deposits for the Insured's Trip if the Insured's Trip is interrupted; or (b) additional transportation expenses incurred by the Insured, either (i) to the Return Destination; or (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the Contracted Departure Date. However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable; (d) the Insured's additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is interrupted, and the Insured's Trip is continued.

Additional Benefit

The Insurer will reimburse the Insured, up to $100 per day, for reasonable additional accommodations and transportation expenses incurred to remain near a covered Traveling Companion or Immediate Family Member who is hospitalized during the Insured's Trip.

Limitation:

The Maximum Limit for Trip Interruption will be reduced by benefits payable for unforeseen reasons and/or additional benefits.

$500 TRAVEL DELAY

The Insurer will reimburse the Insured for 1) unused prepaid payments or deposits for the Insured's Trip; 2) any Reasonable Additional Expenses incurred until travel becomes possible; 3) one way economy airfare ticket either to the Return Destination; or from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip up to the Maximum Limit shown on the Schedule of Benefits if the Insured's Trip is delayed for 12 or more hours due to: (a) carrier delay; (b) lost or stolen passport, travel documents, or money; or (d) Natural Disaster; or (e) unannounced Strike. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay per Insured, per Trip.

$1,500 BAGGAGE AND PERSONAL EFFECTS

The Insurer will reimburse up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for loss, theft, or damage to the Insured's Baggage, during the Insured's Trip.

Continuation of Coverage: If the covered Baggage, passports, and visas are in the charge of a charter or Common Carrier, and delivery is delayed, this coverage will continue until such property is delivered to the Insured. This coverage does not include loss caused by the delay.

Property Not Covered: The Insurer will not pay for damage or loss of: (a) animals; (b) property used in trade, business, or for the production of income; (c) motor vehicles, aircraft, and other conveyances; (d) artificial limbs, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; (e) tickets, except for administrative fees required to reissue tickets; (f) money, stamps, stocks and bonds, postal or money orders; (g) property shipped as freight, or shipped prior to the Contracted Departure Date; (h) credit cards; (i) contraband; (j) portable personal computers, cell phones, electronic organizers and portable cd players, cameras, camera equipment (item j does not apply if the Baggage Upgrade is purchased).

Special Limitation: The Insurer also will not pay more than $500 aggregate on all losses of the following: jewelry, watches, furs, cameras and camera equipment, camcorders, sporting equipment, computers, and other electronic devices. Items over $150 should be accompanied by original receipts. If receipts are not provided, benefits may be reduced.

Additional Exclusions: In addition to the General Exclusions, the Insurer will not pay this benefit for loss due to: (a) defective materials or craftsmanship; or (b) normal wear and tear; or (c) deterioration; or (d) rodents, animals, or insects.

Payment of Loss: The Insurer will pay, the lesser of, cash value (original cash value less depreciation) determined by the Insurer or replacement. The Insurer will notify the Insured within 30 days after the Insurer receives his/her proof of loss. The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at the Insurer's option: (a) repair or replace any part to restore the pair or set to its value before the loss; or (b) pay the difference between the value of the property before and after the loss.

$500 BAGGAGE DELAY

The Insurer will reimburse incurred expenses up to the Maximum Limit shown on the Schedule of Benefits for Baggage which is delayed or misdirected more than 24 hours for the cost of necessary personal effects. Incurred expenses must be accompanied by receipts. This does not apply if Baggage is delayed after the Insured reaches his/her Return Destination.

$100,000 MEDICAL EXPENSE

The Insurer will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the Trip. The Injury must occur or Sickness must begin while the Insured is covered by the policy.

Covered Expenses: The Insurer will pay the Insured's Reasonable and Customary Charges for medical and surgical expenses. The Insurer will pay emergency dental treatment only during a Trip. Dental coverage does not apply if treatment or expenses are incurred after the Insured has reached his or her Destination, in the case of a one-way ticket, or Return Destination regardless of the reason. The treatment must be given by a Physician or dentist. The Insurer will pay for professional nursing, Hospital charges, X-ray, ambulance services, and prosthetic devices.

Additional Exclusions: In addition to the General Exclusions, coverage is not provided for: (a) routine physical examinations; (b) replacement of hearing aids, eye glasses, contact lenses, sunglasses, and artificial teeth; (c) routine dental care; (d) any service provided by the Insured, an Immediate Family Member or Traveling Companion.

Payment of Loss: The Insured must provide the Insurer with: (a) all medical bills and reports for medical expenses claimed; and (b) a signed patient authorization to release medical information to the Insurer.

$250,000 EMERGENCY MEDICAL TRANSPORTATION & REPATRIATION OF REMAINS

The Insurer will pay Covered Expenses up to the Maximum Limit shown on the Schedule of Benefits provided Travel Guard Assist has arranged and authorized all emergency medical transportation services required by the Insured as the result of an Injury or emergency Sickness or for repatriation of remains during a Trip.

Emergency Medical Transportation

Covered Expenses: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required, or to the Insured's hospital of choice if the Medical Expense Upgrade is purchased. This service will be arranged only if the Insured's Physician determines that adequate medical treatment is not locally available; (b) reasonable and necessary charges for escort expenses required by Insured, if the Insured is disabled during a Trip, and an escort is recommended, in writing, by the attending Physician; (c) expenses to return to the United States (where they reside), with an attendant if necessary, any of the Children who were accompanying the Insured when the Injury or Emergency Sickness occurred; but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person; (d) due to a covered evacuation, expenses to bring one person chosen by the Insured to and from the Hospital or other medical facility where the Insured is confined after a covered evacuation if the Insured is hospitalized for more than 7 days and the Insured is alone, but not to exceed the cost of one round-trip economy airfare ticket.

Repatriation of Remains:

Covered Expenses: If an Insured suffers loss of life while on a Trip, the Insurer will pay the reasonable and necessary charges for services for transportation of the Insured's remains to his/her place of residence.

Additional Benefit: In addition to the above Covered Expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original Contracted Return Date, less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or first class if the Insured's original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

Additional Exclusions:

The Insurer reserves the right to determine benefits payable, including any reductions, if it is not reasonably possible to contact Travel Guard Assist in advance.

$20,000 ACCIDENTAL DEATH & DISMEMBERMENT

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if: (a) the Insured is Injured in an accident which happens while he or she is on a Trip, other than as a passenger on or boarding or alighting from a Scheduled Air Carrier, and while covered under the Policy; and (b) he or she suffers one of the losses listed below, within 365 days of the accident.

The Maximum Limit is shown on the Schedule of Benefits.

	Percentage of Loss: Maximum Limit Payable
Life	100%
Both hands or feet, or sight of both eyes	100%
One hand and one foot	100%
One hand or one foot and sight of one eye	100%
Speech and Hearing in Both Ears	100%
One hand	50%
One foot	50%
Sight of One Eye	50%

If the Insured suffers more than one loss from an accident, the Insurer will pay only for the loss with the larger benefit. The Insurer will not pay more than 100% of the Maximum Limit for all losses due to the same accident. Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight. Speech or hearing means entire and irrecoverable loss of speech or hearing in both ears.

Disappearance: If the Insured's body is not found within one year of the disappearance, forced landing, stranding, wrecking, or sinking of a conveyance in which he/she was an occupant, he/she will be presumed dead.

Additional Exclusion: In addition to the General Exclusions, the Insurer will not pay for loss caused by or resulting from Sickness or disease of any kind.

$50,000 COMMON CARRIER ACCIDENTAL DEATH & DISMEMBERMENT

The Insurer will pay up to the Maximum Limit shown in the schedule of benefits if an Insured suffers an Injury which results in one of the losses listed under the Accidental Death and Dismemberment benefit above 1) while he or she was riding as a passenger on or boarding or alighting from a Scheduled Air Carrier, and 2) within 365 days of the accident that caused the Injury. "Scheduled Air Carrier" means any air carrier holding a certificate, license, or similar authorization for civilian-scheduled air transport issued by the country of the aircraft's registry, and which in accordance with that authorization flies, maintains, and publishes schedules and

tariffs for regular passenger service between named cities at regular and specified times, but only if the aircraft is then being used for any regular or chartered flight operated by such carrier.

PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Medical Expense), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard, PO Box 47, Stevens Point, Wisconsin 54481 (Telephone: 1.877.525.2381). All claims of California residents will be administered by Mercury Claims Administrator Services, LLC. All claims of Tennessee residents will be administered by Mercury Claims and Assistance of WI, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC, in those states where it is licensed.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Travel Guard has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Insurer by the date claims forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name, and the policy number.

Payment of Claims: When Paid: Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age. Payment of Claims: To Whom Paid: Benefits paid on account of an Insured's death will be paid to: 1) his/her spouse, if living; 2) if not, in equal shares to his/her living children; 3) if there are none, in equal shares to his/her living parents; 4) if there are none, in equal shares to his/her living brothers and sisters; 5) if there are none, to his/her estate. If a benefit is payable to the Insured's estate, or to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to $1,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured.

Benefits for Medical Expense/Emergency Medical Transportation Services may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

Problems with your insurance? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street, Stevens Point, WI 54481, or call 1.877.525.2381.

GENERAL PROVISIONS

Acts of Agents - No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify or waive any of the provisions of the policy.
Autopsy - The Insurer at it's own expense, may require an autopsy where permitted by law.
Concealment or Fraud - The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.
Insurer's Recovery Rights - In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment. This provision does not apply in North Carolina.
Legal Actions - No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.
Payment of Premium - Coverage is not effective unless all premium due has been paid to Travel Guard prior to a date of loss or insured occurrence.
Termination of the Policy - Termination of the policy will not affect a claim for loss which occurs while the policy is in force.
Transfer of Coverage - Coverage under the policy cannot be transferred by the Insured to anyone.

Notice to California residents: The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your covered Trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Notice to Florida residents: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.
Notice: Your homeowners policy, if any, may provide coverage for loss of personal effects provided by any Baggage/Personal Effects coverage provided by this policy. This insurance is not required in connection with the Insured's purchase of travel tickets. The Legal Actions provision applicable to residents of Florida is as follows: No action at law or in equity may be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action may be brought after the expiration of 5 years after the time written proof of loss is required to be furnished. Exclusion (j) does not apply to residents of Florida. For inquiries, information about coverage or for assistance in resolving complaints call: 1.877.525.2381.

Notice to North Carolina residents: This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

Travel Guard Assist

All benefits provided are service benefits, not financial benefits. Any costs associated with benefits not purchased will be paid by the named Insured.
24-HOUR MEDICAL ASSISTANCE
24-Hour Medical Monitoring: Physicians monitor the Insured's condition by maintaining close contact with the attending Physicians, his/her family Physician, and Immediate Family Members.
Medical Evacuation: Arrangements for any and all means necessary to transport the Insured back home when Medically Necessary.
Emergency Medical Payments: If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard Assist will assist in arranging the advancement of funds to cover onsite medical expenses.
Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home. Family Visit: If the Insured is hospitalized for ten or more days, Travel Guard Assist will arrange transportation for an Immediate Family Member or close friend to visit him/her.
Transportation of Mortal Remains: In the event of death while traveling, arrangements for the return of remains to the place of burial.
24-HOUR LEGAL ASSISTANCE
In a legal emergency, referral to a local legal advisor, and advance of funds for bail and legal fees.
24-HOUR TRAVEL ASSISTANCE
Travel Documents Assistance: Travel Guard Assist will help retrieve, report, and reissue lost or stolen travel documents.
Emergency Cash Transfer: Travel Guard Assist will, whenever possible, coordinate with the Insured and a wire agency, in obtaining funds in local currency for medical or travel emergencies.
Emergency Message Center: Transmission of emergency messages to family and business associates.
Interpretation Services: Travel Guard Assist provides emergency language support or referral to the appropriate local services.

24-hour LiveTravel assistance
Provides 24-hour assistance for emergency travel needs. Allows you to make emergency travel changes such as rebooking flights, making hotel reservations, tracking lost luggage, and replacing lost credit cards. Call 1.800.826.8597 for assistance.
Live Messaging
Relay of e-mail or phone message to family, friends, or business associates.
Emergency Cash Transfer Assistance in coordinating an emergency cash advance.
Pre-Trip Travel Advice Around-the-clock access to passport, visa, inoculation, and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for the Insured's planned Destination.

CONCIERGE SERVICES
Restaurant Referrals and Reservations — Travel Guard Assist will supply a restaurant referral based on your needs and desires. Additionally AIG Travel Assist will arrange for reservations at the recommended restaurant. Based on availability.
Ground Transportation — Travel Guard Assist will locate and arrange for a transportation service to pick you up and deliver you to your desired destination. Event Ticketing — TravelGuard Assist will assist with the purchase of tickets to such events as sporting events, theatre, and concerts. Based on availability.
Tee Times and Course Recommendations — Travel Guard Assist will facilitate the reservation of tee times at available courses and recommend alternatives in case of a booked course. Based on availability.
Floral Services — Travel Guard Assist will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

Extension Premium: You may purchase extensions while you are traveling at a cost of $50 per month if you initially purchased coverage for 2 months at a cost of $195. If your initial coverage term was for a period of less than 2 months, you must first pay the difference between the original coverage amount purchased and $195 to receive 2 full months of coverage. You may add additional months of coverage at a cost of $50 per month thereafter. You must purchase extensions from a STA Travel office located in the United States of America.
The maximum period of coverage available is 13 months duration. Extensions purchased for travel greater than 13 months total will not be accepted.

Non-insurance services are provided by Travel Guard Assist.

Make sure you call Travel Guard Assist (1.877.525.2381 or 1.715.295.5452) before you seek medical care while traveling. Where available, we can arrange direct payment to a member of our Preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care, and provide updates to your family and/or employer.

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

24-Hour Emergency Assistance Telephone Numbers
Continental USA.....**1.877.525.2381**
International.....**1.715.345.0505**
Be sure to use the appropriate country and city codes when calling.
- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL -

Travel Guard®
Travel Smart. Travel Insurance.