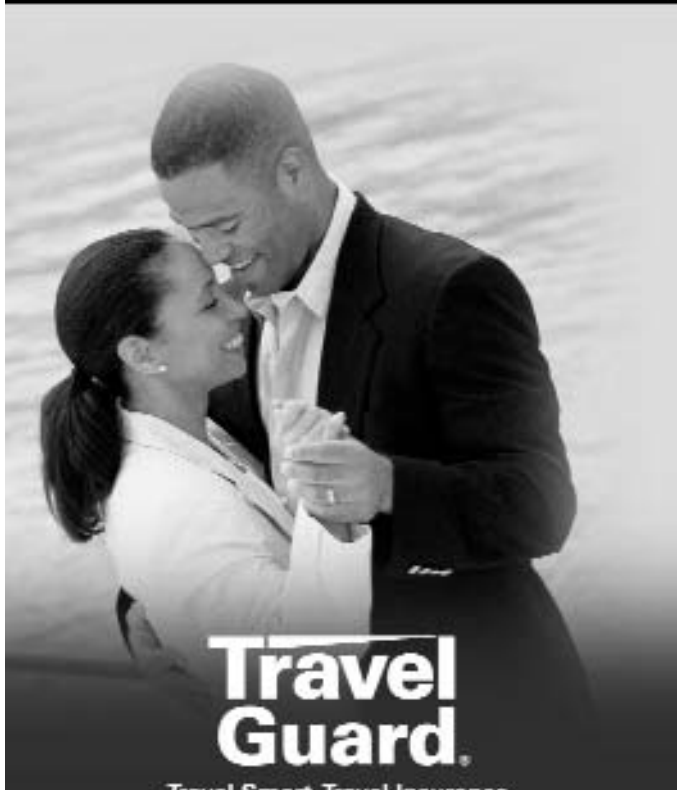
DESCRIPTION OF COVERAGE

Cruise, Tour & Travel

PLATINUM

TRAVEL INSURANCE & 24-HOUR ASSISTANCE



Travel Guard®

Travel Smart. Travel Insurance.

306600 CT 3/07

SCHEDULE OF BENEFITS

Not available to Washington Residents.

All coverages are per person. MAXIMUM LIMIT

Trip Cancellation . . . . . .up to Trip Cost*
Trip Interruption . . . . . .up to 150% of Trip Cost*
Trip Interruption–Return Air Only . . .up to the Trip Cost payable under Trip Interruption or $1,000 *(whichever is greater)*
Trip Delay $1,000
(Maximum of $200 per day)
Missed Connection $500
Baggage & Personal Effects Loss $2,500
Baggage Delay $500
Medical Expense $50,000
Emergency Medical Transportation $1,000,000
Accidental Death & Dismemberment $50,000

The following non-insurance services are provided by Travel Guard Assist.

Travel Guard Assist . . . . . .Included
LiveTravel® Assistance . . . . . .Included
Concierge Services . . . . . .Included
Identity Theft . . . . . .Included
Roadside Assistance . . . . . .Included
Business Assistant Included only with Cancel for Work Reasons

Additional Coverages *(Applicable only if appropriate additional plan cost has been paid)*

Cancel for Any Reason . . . . . .up to 75% of Trip Cost
(must be purchased within 15 days of initial Trip deposit)

Cancel for Work Reasons . . . . . .up to 100% Trip Cost
(must be purchased within 15 days of initial Trip deposit)

Flight Guard® . . . . . .Amount Selected
(Maximum of $500,000)

Car Rental Collision Coverage $35,000
($250 Deductible applies)

Umbrella Package Includes:

Medical Coverage . . . . . .Additional $50,000
Missed Connection . . . . . .Additional $250
Enhanced Emergency Medical Transportation Coverage . . . . . .Included
Detailed Pre-Trip Travel Advisories . . . . . .Included

*Coverage only included for pre-paid Trip costs identified on the enrollment form and if the required plan cost has been paid. Maximum Trip cost insurable is $100,000 per person.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:
The Insurer will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition of you, traveling companion, business partner or Immediate Family Member which, within the 60 day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or for which care or treatment was given or recommended by a Physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.
The Insurer will waive this exclusion if the Insured meets the following conditions: 1. You purchase the program within 15 days of making the initial Trip payment; 2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver coverage; 3. You must be medically able to travel when plan cost is paid; and 4. Applies to the first $50,000 of Trip cost per person.

24-Hour Emergency Assistance Telephone Numbers

Continental USA.....**1.800.826.1300**

International.....**1.715.345.0505**

LiveTravel® 24-Hour Assistance.....**1.800.826.8597**

Be sure to use the appropriate country and city codes when calling.

- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL -

Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the Policy. Read it with care. 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. 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.

- ***Coverage may not be available in all states.*** -

DEFINITIONS

"Actual Cash Value" means purchase price less depreciation.

"Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

"Business Partner" means an individual who: (a) is involved with the Insured or the Insured's Traveling Companion in a legal partnership; and (b) is actively involved in the daily management of the business.

"Common Carrier" means any conveyance operated under a license for the transportation of passengers for hire.

"Complication of Pregnancy" means a condition whose 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 classifiable distinct Complication of Pregnancy.

"Deductible" means the amount of charges that must be incurred by the Insured before benefits become payable. The amount of the Deductible is the Deductible shown in the Schedule of Benefits for each coverage to which a Deductible applies.

"Destination" means the place where the Insured expects to travel on his/her Trip, as shown on the Enrollment Form.

"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

"Exotic Vehicle" *means* any vehicle with an original manufacturer's suggested retail price greater than $50,000 and antique cars meaning cars that are over 20 years old or have not been manufactured for 10 or more years.

"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 facility that: (1) is operated according to law for the care and treatment of injured people; (2) has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis; (3) has 24 hour nursing service by registered nurses (R.N.'s); and (4) is supervised by one or more Physicians. A Hospital does not include: (1) a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care; (2) a facility that is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward, room, wing, or other section of the hospital that is used for such purposes; or (3) any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces.

"Immediate Family Member" means the Insured's or Traveling Companion's spouse or Domestic Partner, child, spouse's 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, caregiver, legal ward, or Domestic Partner of any of the above.

"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier. With respect to an Insured who is traveling via private/non-commercial automobile transportation, any severe weather condition which prevents an Insured from reaching the Destination.

"Injury" means a bodily injury caused by an accident occurring while the Insured's coverage under the Policy is in force, 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 the person(s) named on the individual Enrollment Form and for whom the plan cost has been paid.

"Insurer" means National Union Fire Insurance Company of Pittsburgh, PA.

"Key Employee" means an employee of an employer who is responsible for policy and decision making.

"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 including accredited Christian Science Practitioners, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member, or a Traveling Companion.

"Primary" means the Insurer will pay first.

"Reasonable Additional Expenses" means any expenses for meals, taxi fares, essential telephone calls, and lodging which were necessarily incurred as the result of a Trip 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 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. This includes 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 a person or persons with whom you have coordinated travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless you are sharing room accommodations with the group or tour leader.

"Trip" means a period of travel away from home to a Destination outside the Insured's 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 the Insured applies; the Trip does not exceed 365 days; travel is primarily by Common Carrier and only incidentally by private conveyance.

"Unforeseen" means not anticipated or expected and occurring after the effective date of the policy.

"Uninhabitable" means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the rental is without electricity or water. An Insured's Destination is inaccessible if he or she cannot reach the property by the original mode of transportation.

INDIVIDUAL ELIGIBILITY, EFFECTIVE & TERMINATION DATES

Persons eligible for insurance under the policy are any traveler(s) who purchases his/her insurance through or from a properly licensed agent/agency located in the U.S., who enrolls for coverage and pays the plan cost up to 24 hours prior to departure.

Effective Date: Trip Cancellation Benefit will be effective 12:01 a.m. Standard Time on the date after becoming enrolled and plan cost is paid. All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled departure date shown on the Enrollment form.

Termination Date: The Trip Cancellation coverage ends on the earliest of: (a) the cancellation of the Insured's Trip; or (2) the date and time the Insured starts on his/her Trip.

All other coverage ends on the earlier of: (a) the date the Trip is completed; (b) the scheduled return date; or (c) the Insured's arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip.

Extension of Coverage: All coverage (except Trip Cancellation) 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 one of the Unforeseen events specified under Trip Cancellation and Interruption or Trip Delay. This extension of 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

In addition to any exclusions which apply to a particular benefit (called "Additional Exclusions"), the policy does not cover any loss caused by:

(a) intentionally self-inflicted Injury or any attempt at an intentionally self-inflicted Injury, suicide, or attempted suicide 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 the Complications of Pregnancy;
(c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same;
(d) Mountain Climbing (meaning the ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers and lead or top-rope anchoring equipment);
(e) war or act of war, whether declared or not, civil commotion, riot, or insurrection;
(f) operating or learning to operate any aircraft, as student, pilot, or crew;
(g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
(h) loss or damage caused by detention, confiscation, or destruction by customs;
(i) any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not (not applicable in Florida);
(j) mental, psychological or nervous disorders including, but not limited to, anxiety, depression, neurosis or psychosis;
(k) if the Insured's tickets do not contain specific travel dates (open tickets);
(l) alcohol or substance abuse or treatment for same; or
(m) an Injury or Sickness which occurs at a time when this coverage is not in effect
(n) elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury or Sickness;
(o) Experimental or Investigative treatment or procedures.

TRIP CANCELLATION AND INTERRUPTION

The Insurer will reimburse the Insured, as described below, if a Trip is canceled or interrupted for the Insured due to any of the following Unforeseen circumstances: (a) Sickness, Injury, or death of an Insured, Immediate Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted; (b) Inclement Weather causing delay or cancellation of travel; (c) Strike resulting in complete cessation of travel services at the point of departure or Destination. A Strike is foreseeable on the date labor union members vote to approve a Strike and is not covered under the policy; (d) the Insured's principal residence or Destination being made Uninhabitable by fire, flood, or similar Natural Disaster, vandalism, or burglary; (e) the Insured or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined; (f) 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; (g) 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 fourteen days after the Insured's coverage effective date will not be covered. This coverage applies only if insurance was purchased within fifteen calendar days of Initial Trip payment. (Day one is the date the initial Trip payment is received.); (h) the Insured or Traveling Companion being called into active military service or having leave revoked or being reassigned; (i) Termination of employment or layoff affecting the Insured or his/her Traveling Companion; must have been with the same employer for at least five continuous years; (j) the Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to his/her departure date; (k) being involved in or delayed due to a traffic accident en route to departure or (l) the Insured or the Insured's Traveling Companion is terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage.

Optional Cancel for Work Reasons: If you have purchased the Cancel for Work Reasons option will be extended for these additional Unforeseen circumstances if the Insured or a traveling companion.

(a) is required to work during his/her scheduled Trip. He/she must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of his/her employer; (b) company is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings. The Insured or Traveling Companion directly involved in one of the afore mentioned events and must be currently employed by the company that is involved in said event; (c) company is deemed to be unsuitable for business due to fire, flood, burglary, earthquake, hurricane, or other Natural Disaster and the insured or traveling companion is directly involved as a Key Employee of the disaster recovery team. This coverage applies only if insurance was purchased within fifteen calendar days of initial Trip payment.

Optional Cancellation for Any Reason Benefit: If the Insured is prevented from taking the Trip for any reason not otherwise covered by the Policy, the Insurer will reimburse the Insured for 75% of the prepaid, forfeited, non-refundable payments or deposits for the insured Trip arrangement(s) up to the Maximum Limit shown on the Schedule of Benefits, provided the following conditions are met:

(a) the Insured purchases the Cancel for Any Reason benefit within 15 days of the date the Insured's initial Trip payment or deposit is paid and the cost of any subsequent arrangement(s) added to the same Trip are insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s); and
(b) this insurance coverage is purchased for the full cost of all prepaid Trip arrangements that are subject to cancellation penalties and/or restrictions; and
(c) the Insured cancels the insured Trip not less than 48 hours prior to the departure date.

Trip Cancellation Benefits: The Insurer will reimburse the Insured for the following up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled before the scheduled departure date due to the Unforeseen events shown at the beginning of this section: (a) forfeited, non-refundable prepaid deposits or payments, (b) the charge for a single supplement if the Insured's Traveling Companion Trip is cancelled but the Insured's is not.

Trip Interruption Benefits: The Insurer will reimburse the Insured for the following up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted due to the Unforeseen events shown at the beginning of this section.

(a) forfeited, non-refundable, unused prepaid payments, made prior to your departure date; or
(b) additional non airline 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; or
(c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the 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.

Trip Interruption – Return Air Only: The Insurer will reimburse the Insured for the additional airline transportation expenses incurred by the Insured to reach the Return Destination if the Insured's Trip must be interrupted due to one of the Unforeseen events shown at the beginning of this section, up to the Maximum Limit shown on the Schedule of Benefits.

The Insured must*:* Contact LiveTravel (1.800.826.8597) as soon as he/she knows the Trip is going to be cancelled or interrupted. Failure to do so may affect coverage.

In addition to the General Exclusions, coverage is not provided for losses caused by or as a result of:

(i) travel arrangements cancelled by an airline, cruise line, or tour operator, except as provided elsewhere in the policy; (ii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion, for any reason; (iii) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (iv) any business or contractual obligations of the Insured, an Immediate Family Member, or Traveling Companion; (v) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage and purchased his/her travel arrangements; (vi) any government regulation or prohibition; (vii) an event which occurs prior to the Insured's coverage Effective Date for Trip Cancellation coverage, whether known to the Insured or not.

The Insured's Duties in the Event of Loss: The Insured must provide the Insurer documentation of the cancellation or interruption, and proof of the expenses incurred. The Insured must provide proof of payment for the Trip such as cancelled check or credit card statements, proof of refunds received, copies of applicable tour operator or Common

Carrier cancellation policies, and any other information reasonably required to prove the loss. Claims involving loss due to Sickness, Injury, or death require signed patient (or next of kin) authorization to release medical information and an attending physician's statement. The Insured must provide the Insurer with all unused air, rail, cruise, or other tickets if he/she is claiming the value of those unused tickets.

TRIP DELAY

The Insurer will reimburse up to $200 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's Trip is delayed for more than 5 hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay per Insured, per Trip. Trip Delay must be caused by reasons listed under Trip Cancellation & Interruption, in addition to: (a) carrier-caused delay; (b) lost or stolen passports, travel documents, or money; (c) quarantine; or (d) Natural Disaster that causes a complete cessation of travel services at the point of departure or Destination.

The Insured Must: Contact LiveTravel (1.800.826.8597) as soon as he/she knows his/her Trip is going to be delayed more than 5 hours. Failure to do so may affect coverage.

MISSED CONNECTION

The Insurer will reimburse this benefit up to the Maximum Limit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of all regularly scheduled airline flights for three to less than five hours to your point of departure. You can collect up to $500, or up to $750 if the Umbrella Package is purchased, for additional transportation costs to join the Trip (must be same class of original tickets purchased). Reasonable accommodations and meals (up to $150 per day), and/or the non-refundable, unused portion of the prepaid expenses as long as the expense is supported by a proof of purchase and is not reimbursable by another source. Common Carrier must certify the delay of the regularly scheduled airline flight.

LOSS OF BAGGAGE AND PERSONAL EFFECTS

The Insurer will reimburse the Insured this Primary benefit, up to the Maximum Limit shown on the Schedule of Benefits for loss, theft, or damage to the Insured's Baggage and travel documents during the Insured's Trip.

The Insurer will also pay for loss due to unauthorized use of the Insured's credit cards, if the Insured has complied with all credit card conditions imposed by the credit card companies.

***Continuation of Coverage**:* If the Insured has checked his or her property with a Common Carrier, and delivery is delayed, coverage for Baggage and travel documents 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) bicycles (except when checked with a Common Carrier);
(c) motor vehicles and other conveyances;
(d) prosthetic limbs, false teeth, any type of eyeglasses, sunglasses or contact lenses, hearing aids;
(e) tickets, keys, money, ,notes or security accounts, bills, currency, deeds, food stamps or other evidences of debt, stocks and bonds, postal or money orders;
(f) property shipped as freight, or shipped prior to the departure date; or
(g) contraband, illegal transportation or trade.

***Special Limitations**:* The Insurer will not pay more than $500 for the first item and thereafter, no more than $250 per item up to the Baggage and Personal Effects Loss Maximum Limit shown on the Schedule of Benefits. 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.

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

Payment of Loss: The Insured must: (a) report theft losses to police or other local authorities as soon as possible; (b) take reasonable steps to protect his/her Baggage from further damage and make necessary and reasonable temporary repairs. The Insurer will reimburse the Insured for those expenses. The Insurer will not pay for further damage if the Insured fails to protect his/her Baggage; (c) allow the Insurer to examine the damaged Baggage and/or the Insurer may require the damaged item to be sent in the event of payment; (d) send sworn proof of loss as soon as possible from date of loss, providing amount of loss, date, time, and cause of loss, and a complete list of damaged/lost items; or (e) in the event of theft or unauthorized use of the Insured's credit cards, the Insured must notify the credit card company immediately to reduce his/her loss. Any items $150 or more must be accompanied by the original receipt.

BAGGAGE DELAY

The Insurer will reimburse the Insured, up to the Maximum Limit shown on the Schedule of Benefits for the cost of necessary personal effects purchased by the Insured during the Trip, if the Insured's Baggage is delayed or misdirected for more than 24 hours from the time the Insured arrives at the Destination (other than the Insured's Return Destination) provided the Insured is a ticketed passenger on a Common Carrier and the delay or misdirection is verified by the Common Carrier.

Payment of Loss: The Insured must provide documentation of the delay or misdirection of Baggage by the Common Carrier and receipts for the necessary personal effects purchased.

MEDICAL EXPENSE BENEFIT

The Insurer will reimburse or pay this Primary benefit the Reasonable and Customary Charges for Medically Necessary Covered Expenses incurred by the Insured due to an Injury or Sickness within one year from the date of Injury or Sickness provided initial treatment was received during the Trip up to the Maximum Limit shown in the Schedule of Benefits.

***Covered Expenses**:* Means charges incurred for any of the following services, supplies or treatments: 1) Emergency dental treatment received during a Trip limited to a maximum of $500; 2) Services of a Physician or Registered Nurse (R.N.); 3) Hospital charges; 4) X-ray; 5) local ambulance services to or from the Hospital; 6) artificial limbs, eyes, teeth or other prosthetic appliances; 7) Physical therapy will be covered up to 90 days after the Insured reaches his/her Return Destination.

Additional Exclusions: In addition to the General Exclusions, coverage is not provided for: (a) routine physical examinations; (b) mental, psychological or nervous disorders including but not limited to: anxiety, depression, neurosis or psychosis, panic attacks and post-traumatic stress disorder; (c) replacement of hearing aids, eye glasses, contact lenses, sunglasses, for the correction of vision or fitting of glasses; (d) routine dental care, dentures, false teeth; (e) alcohol or substance abuse or treatment for same; (f) 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.

EMERGENCY MEDICAL TRANSPORTATION

Emergency Medical Transportation: The Insurer will pay this Primary benefit up to the Maximum Limit shown on the Schedule of Benefits for Covered Emergency Evacuation Expenses incurred if the Insured suffers an Injury or emergency Sickness that warrants his or her emergency evacuation while on a Trip provided a Physician has ordered the emergency evacuation and has certified that the severity of the Insured's Injury or emergency Sickness warrants such evacuation.

Covered Emergency Evacuation Expenses: (a) Medically Necessary transportation, including Reasonable and Customary medical services and supplies required for evacuation to the nearest adequate medical facility or home if medically required or, if the Umbrella Package is purchased, to the nearest adequate medical facility of the Insured's choice or home (if medically required). This service will be arranged only if the Insured's Physician determines that adequate medical treatment is not locally available; (b) an escort's transportation and accommodations if an escort is recommended, in writing, by a Physician.

Repatriation of Remains: The Insurer will pay for expenses reasonably incurred for transportation of the Insured's remains to his/her city of burial if he/she dies during a Trip.

***Payment of Loss**:* Travel Guard Assist must make all arrangements and authorize all expenses in advance for Emergency Evacuation or Repatriation of Remains benefits to be payable. The Insurer reserves the right to determine the benefit payable, including any reductions if it was not reasonably possible to contact Travel Guard Assist in advance.

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 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.

Limitations: 1) Benefits are only available under Emergency Medical Transportation if they are not provided under another coverage in the policy. 2) The Maximum Limit

payable for both Emergency Evacuation and Repatriation of Remains is shown in the Schedule of Benefits.

The Insured Must: Contact Travel Guard Assist (1.800.826.1300 or collect 1.715.345.0505) prior to arranging emergency medical transportation or repatriation of remains. Failure to do so may affect coverage.

Enhanced Emergency Medical Transportation: Transportation to Join the Insured: This coverage applies only if the Umbrella Package is purchased. If the Insured is hospitalized for more than 7 days following a covered emergency evacuation expense, the Insurer will pay subject to the limitations set out herein, for expense to bring one person chosen by the Insured to and from the Hospital or other medical facility where the Insured is confined if the Insured is alone but not to exceed the cost of one round-trip economy airfare ticket.

ACCIDENTAL DEATH AND 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/she is on a Trip and covered under the policy; and (b) he/she suffers one of the losses listed below, within 365 days of the accident.

The amount of this benefit is shown below. The Maximum Limit is shown on the Schedule of Benefits. The Insurer will not pay more than the Maximum Limit for all losses due to the same accident.The amount of this benefit is shown below. The Maximum Limit is shown on the Schedule of Benefits. The Insurer will not pay more than the Maximum Limit for all losses due to the same accident.

Loss:	**Percentage of 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%
One hand	50%
One foot	50%
Sight of one eye	50%

In no event will the Insurer pay more than the Maximum Limit shown on the Schedule of Benefits for all losses due to the same accident.

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

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.

OPTIONAL FLIGHT GUARD – FLIGHT ACCIDENT BENEFIT

The Insurer will pay the percentage, shown under the Accidental Death & Dismemberment Benefit, if an Insured suffers an Injury which results in one of the losses listed below: 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.

The percentage payable for losses is listed under the Accidental Death and Dismemberment benefit.

"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.

OPTIONAL CAR RENTAL COLLISION COVERAGE

Coverage does not apply in countries or states where the sale of this insurance is prohibited by law. If the Insured rents a car from a licensed auto rental company while on his/her Trip, and the car is damaged due to collision, vandalism, windstorm, fire, hail or flood, while in his/her possession, the Insurer will pay the lesser of this benefit up to the Maximum Limit shown on the Schedule of Benefits subject to a $250 deductible: (a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or (b) the Actual Cash Value of the car. Coverage is provided to the Insured and Traveling Companion, providing the Insured and Traveling Companion are licensed drivers, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity.

Additional Exclusions: In addition to the General Exclusions, coverage is not provided for loss due to: (a) any loss which occurs if the Insured or his/her Traveling Companion is in violation of the rental agreement; (b) rentals of trucks, campers, trailers, off-road vehicles, motor bikes, motorcycles, recreational vehicles, or Exotic Vehicles; (c) any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision deductible; (d) failure to report the loss to the proper local authorities and the rental car company; (e) damage to any other vehicle, structure, or person as a result of a covered loss; (f) driving under the influence of alcohol; (g) Injury sustained while committing or attempting to commit a crime (not applicable in FL.)

The Insured's Duties in the Event of Loss: The Insured must: take all reasonable, necessary steps to protect the vehicle and prevent further damage to it; report the loss to the appropriate local authorities and the rental company as soon as possible; obtain all information on any other party involved in an accident, such as name, address, insurance information, and driver's license number; and provide the Insurer all documentation such as rental agreement, police report, and damage estimate.

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 Expenses), 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 fill in the claim form and forward it to the Insured for his or her review and signature. The completed form should be returned to Travel Guard, P.O. Box 47 Stevens Point, Wisconsin 54481 (1.800.826.1300). All claims of California residents will be administered by Mercury Claims Administrator Services, 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 Insurer no more than 90 days after a covered loss occurs. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, no later than one year after the proof of loss is otherwise required.

If Insurer has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to Insurer by the date proof of loss 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: To Whom Paid: Benefits paid on account of an Insured's death will be paid to:

(1) the Beneficiary named by the Insured and on file with the Insurer
(2) the Insured's spouse, if living. If no living spouse, then
(3) in equal shares to his/her living children. If there are none, then
(4) in equal shares to his/her living parents. If there are none, then
(5) in equal shares to his/her living brothers and sisters. If there are none, then
(6) to the Insured's estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release for payment, the payment will be made to the legal guardian of the payee's property. If the payee has no legal guardian for his or her property, the Insurer may pay up to $1,000 at the Insurer's option, to a relative by blood or connection by marriage who, in the Company's opinion, has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment Insurer makes in good faith fully discharges Insurer to the extent of that payment.

All other benefits will be payable to the Insured.

Payment of Claims: When Paid: Claims will be paid as soon as Insurer receives complete proof of loss (and verification of age).

Misstatement of Age: (Not applicable to FL Residents) If premiums for the Insured are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age.

Payment of Claims: To Whom Paid: 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 the insurance? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street, Stevens Point, WI 54481, or call 1.800.826.1300.

GENERAL PROVISIONS

Autopsy – The Insurer at its 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 Insured's coverage 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 where prohibited by law.

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, in FL 5 years) 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 Insured's coverage is in force.

Transfer of Coverage – Coverage under the policy cannot be transferred by the Insured to anyone else.

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 the policy. This insurance is not required in connection with the Insured's purchase of travel tickets.

The definition of ***"Hospital"*** applicable to residents of Florida includes a facility that is accredited by the Joint Commission on the Accreditation of Hospitals, the American Osteopathic Association, or the Commission on the Accreditation of Rehabilitative Facilities.

For inquiries, information about coverage or for assistance in resolving complaints call: 1.800.826.1300.

Notice to Texas residents: The policy may provide a duplication of coverage already provided by the Insured's personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

TRAVEL GUARD ASSIST

All Travel Guard Assist services provided are not insurance benefits and are not provided by the Insurer.

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 on-site 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 will provide 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 Travel Guard 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 — Travel Guard 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.

IDENTITY THEFT ASSISTANCE

- Assist identity theft victim in ordering and reviewing credit bureau records
- Assist identity theft victim investigate financial accounts where identity theft is suspected
- Assist victim to communicate with creditors to make them aware of identity theft issues
- Assist identity theft victim in identifying proper law enforcement to pursue prosecution of criminals
- Assist identity theft victim in reviewing account activity to identify any suspicious activities
- Obtain additional resources for reviewing and resolution of victim's issues

ROADSIDE ASSISTANCE

24-Hour Roadside Assistance Services*

Towing Assistance — When towing is necessary, the covered vehicle will be towed to the nearest service facility or to any location requested by the covered customer.

Flat Tire Assistance — Service consists of the replacement of a flat tire with the covered vehicle's spare tire. Towing assistance will be provided if needed.

Oil, Fluid, and Water Delivery Service — An emergency supply of oil, fluid, and water will be delivered to any covered vehicle in immediate need. The customer must pay for costs of the fluids if there is one.

Fuel Delivery Service — An emergency supply of fuel will be delivered to any covered vehicle in immediate need. The customer must pay for the costs of the fluids if there is one.

Lock-out Assistance — Assistance will be provided in gaining entry to a covered vehicle if the keys are lost or locked inside.

Battery Assistance — Battery assistance (jump-start) will be provided to any covered customer in immediate need.

Collision Assistance — If a customer is involved in a collision in their covered vehicle, towing assistance will be provided when needed to direct the vehicle back to the issuing dealership if possible or to the nearest qualified repair facility.

BUSINESS ASSISTANT

(Available only with Cancel for Work Reasons Option)

Our Business Assistant service is available to you 24 hours a day, anywhere in the world. We'll help you make short work of your business obligations, so you can enjoy your vacation.

Our services include:

- Emergency dictation and business correspondence assistance.
- Business Service location assistance (quick printers, internet cafes, overnight delivery, etc).
- "411" Global Directory Service.
- Wireless Accessory Replacement Assistance.
- Business Conference Call Coordination.
- Urgent Messaging to clients, colleagues & family members.
- Up-to-the-minute travel delay and departure reports.
- Driving and walking directions worldwide.
- Emergency return travel arrangements.

Non-insurance services are provided by Travel Guard Assist.

*Roadside Assistance Provided by Coach-Net Services Inc., 900 N Lake Havasu Ave, Lake Havasu City, AZ 86403. $50 limit per occurrence. The authorized service providers contracted to perform the service are independent contractors and not agents or employees of Coach-Net. Neither Coach-Net nor its affiliates can assume any liability for any damages resulting from the acts of the service provider. Any personal injury or damage to a member's property must be filed against the service facility.

Make sure you call Travel Guard Assist (1.800.826.1300 or collect 1.715.345.0505) 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 this 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.

Satisfaction Guaranteed — Travel Guard is committed to providing products and services that will exceed expectations. If you are not completely satisfied, you can receive a refund of the cost, minus the service fee. Requests must be submitted to Travel Guard in writing within 15 days of the effective date of the coverage, provided it is not past the original departure date.

Travel Guard®

Travel Smart. Travel Insurance.

When calling from the U.S., 1.800.826.1300.
When calling from abroad, call collect 1.715.345.0505.
LiveTravel 24-Hour Assistance,
Pre-Trip Advice, Live Messaging: 1.800.826.8597
We will coordinate your assistance needs
with the appropriate TGA Center.