Your Travel Insurance Policy

Thank you for buying a travel insurance plan from us!

Your plan is described in the following documents:
- This policy, which explains how our travel insurance works.
- The letter of confirmation that came with your package, which tells you what coverage your plan includes and the limits.
- Any other information you receive with your package, including riders or other forms.

Please make sure you read these documents carefully. This policy may describe coverage your plan doesn’t include. Make sure you review carefully your letter of confirmation. Contact us immediately if you don’t receive your letter of confirmation or if you think there is a mistake.

All dollar amounts in these documents are in US dollars.

We can help!
Our assistance team can help you with problems 24 hours a day, almost anywhere in the world.

In the United States, Canada, Puerto Rico and the U.S. Virgin Islands 1-800-654-1908
All other locations, call collect 1-804-281-5700
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SECTION 1: OUR AGREEMENT WITH YOU

Your travel insurance plan (your plan) includes both insurance coverage and assistance services.

Throughout this document:
- **we**, **us** and **our** mean Jefferson Insurance Company and its agents;
- **Jefferson** means Jefferson Insurance Company;
- **you** and **your** mean the people listed on your letter of confirmation; and
- all other bolded terms are defined in Section 6, Definitions.

No one has the right to describe this travel insurance any differently than it has been described in this document, or to change or waive any of its provisions.

About this agreement

Please read your policy carefully for full details. This is a legal contract. The entire contract consists of the policy, any riders attached to it; and the letter of confirmation. You have a duty to make all reasonable efforts to minimize any loss.

We have issued the policy and any attached riders based on your payment of the premium and on the information you included in your application or other form. The statements you made in your application or other form are representations and not warranties. We may use this information to void insurance, reduce benefits or defend our decision about a claim.

The headings in this policy are for convenience only.

**Satisfaction Guarantee**

We will refund your insurance premium if you cancel your plan within 10 days of purchase and you haven’t started your trip or filed a claim.

Signed for Jefferson Insurance Company, 9950 Mayland Drive, Richmond, VA 23233

[Signatures]

Mike Nelson, President

Fred Faett, Secretary
**SECTION 2: WHAT THIS POLICY INCLUDES**

This is a named perils travel insurance policy, which means it covers only the specific situations, events and losses included in this document, and only under the conditions we describe.

The plan you purchased may not include all the coverage described here. Make sure you check your letter of confirmation to confirm your coverage and limits.

Your plan also includes assistance services, which are described in Help while traveling.

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* Underwritten by Jefferson Insurance Company
How to read Section 2

When it applies: Tells you when you’re eligible to make a claim. These situations and events are called covered reasons.

What it covers: Tells you the kinds of things you can be reimbursed for. You’ll find out more in Section 5, Claims information.

We can help!: Tells you about related assistance services that are available to you worldwide. You’ll find a complete list in Help while traveling.

Important
Be sure to also read Section 3, What this policy excludes, as well as Section 4, Who is covered and when, for important information on how your coverage works. Travel insurance doesn’t cover everything. It’s designed to protect you when there’s a sudden, unexpected problem or event.

YOUR TRIP IS CANCELED OR INTERRUPTED

Important
You need to contact your travel suppliers within 72 hours of canceling or interrupting your trip to qualify for the largest reimbursement possible. If you notify your suppliers later and get a smaller refund, we will not cover the difference. If you’re seriously ill or injured, contact your travel suppliers as soon as you can.

We can help!
Need help sending an emergency message or getting flight information? See Help while traveling, for a complete list of ways we can help.

Trip cancellation and Trip interruption coverage

When it applies: Your trip is canceled before you get started, or interrupted after you’ve left, for one of the following covered reasons:

Health
Injury, illness or medical condition
You or a traveling companion is seriously ill or injured.
Specific requirements:

- The injury, illness or medical condition must be disabling enough to make a reasonable person delay, cancel or interrupt their trip.
- A doctor must examine you or a traveling companion and advise you or a traveling companion to cancel or interrupt your trip before you cancel or interrupt it. If that isn’t possible, a doctor must examine you within 72 hours of your cancellation or interruption.

A family member who isn’t traveling with you is seriously ill or injured.

Specific requirement:

- The injury, illness or medical condition must be considered life threatening, require hospitalization, or he or she must require your care.

Death
You, a traveling companion or family member dies.

Specific requirement:

- A traveling companion’s or family member’s death must occur before or during your trip.

Quarantine
You or a traveling companion is quarantined.

Pregnancy
You become pregnant (trip cancellation coverage only).

Childbirth
You need to attend the birth of an immediate family member’s child (trip cancellation coverage only).

Transportation and accommodation
Financial default
Your tour operator, airline or cruise line ceases operations due to financial default.

Specific requirements: (all must apply)

- You purchased this insurance within 14 days of making your first trip deposit or first trip payment;
- The financial default happens more than seven days after your plan’s effective date; and
- The tour operator, airline or cruise line isn’t the entity you purchased your plan or your travel services from, or an affiliate of that entity, and was included in our list of covered suppliers on your plan’s effective date.
Please note that Jefferson can choose to give you a trip of similar value instead of cash.

Traffic accident
You or a traveling companion is in a traffic accident on the way to your point of departure, and:
• you or the traveling companion need medical attention; or
• the car needs to be repaired because it’s not safe to drive.

Family or friends can’t accommodate you as planned
Family or friends outside the United States can’t accommodate you as planned because someone in the household has died or been diagnosed with a serious illness or injury.

Legal
Jury duty or court-ordered appearance
You’re summoned by a court order or subpoena to serve on a jury or appear in court.

Legal separation or divorce
You or a traveling companion legally separate or divorce after your plan’s effective date but before your scheduled departure date.

Specific requirement:
• You purchased your plan within 14 days of making your first trip deposit or first trip payment.

Environment
Home uninhabitable
Your primary residence is uninhabitable because of a natural disaster, fire, flood, burglary or vandalism.

Destination uninhabitable
Your destination is uninhabitable because of a natural disaster, fire, flood, burglary or vandalism.

Canceled services
Your airline, cruise line, or tour operator or travel supplier stops offering all services for at least 24 consecutive hours where you’re departing, arriving or making a connection because of:
• a natural disaster;
• severe weather;
• a strike; or
• a Federal Aviation Administration (FAA) mandate.
Specific requirements: (all must apply)
- **Your travel supplier** doesn’t offer you a substitute itinerary; and
- The striking workers aren’t employed by the supplier you purchased your plan or travel services from, or an affiliate of that supplier.

### Politics and violence

**Hijacking**

You or a traveling companion is hijacked.

**Terrorism**

A terrorist event happens at your U.S. or foreign destination within 30 days of the day you’re scheduled to arrive.

Specific requirement:
- For locations outside the United States, you’re not covered if there’s been a terrorist event at your destination in the 30 days before your plan’s effective date.

### Work

**Termination or layoff**

You or a traveling companion is terminated or laid off from a company after your plan’s effective date.

Specific requirements: (all must apply)
- The termination or layoff isn’t your fault; and
- You worked for this employer for at least 12 consecutive months.

**Military Duty in the U.S. Armed Forces**

You or a traveling companion, serving in the U.S. Armed Forces, is reassigned, or have personal leave revoked, except because of war, the War Powers Act, base or unit mobilization, unit reassignment or disciplinary action.

### Other

**Extended travel delay**

You miss more than half of the total length of your trip because your travel is delayed.

Specific requirements: (all must apply)
- Your plan must include travel delay coverage; and
- You must be delayed for a covered reason listed under travel delay coverage.
What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

**Trip cancellation coverage**

*Non-refundable payments and deposits*
Payments and deposits you made before your trip was canceled, less any published refunds you’re entitled to receive.

*Accommodation*
The extra cost of single accommodation if you prepaid for shared accommodation and a traveling companion canceled or interrupted their trip for a covered reason or was delayed for a covered reason.

**Trip interruption coverage**

*Prepaid expenses*
The unused part of your prepaid expenses, less any refunds you receive.

*Accommodation*
The extra cost of single accommodation if you prepaid for shared accommodation and a traveling companion canceled or interrupted their trip for a covered reason or was delayed for a covered reason.

*Transportation*
Reasonable transportation expenses for getting to:
- your final destination or a place where you can continue your trip; or
- your original destination another way, if your travel is delayed for 24 hours or more at the start of your trip.

*Expenses for the cost of staying longer than you planned*
Extra accommodation and transportation expenses because a traveling companion is hospitalized.

Special limit:
- Maximum of $100 a day for up to five days.

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**Frequent traveler/Loyalty program coverage**

*When it applies*
You have to re-deposit points in your frequent traveler or loyalty program because your trip is canceled for one of the covered reasons listed under trip cancellation coverage.

*What it covers*
Please refer to your letter of confirmation to confirm your coverage and limits.
Redeposit fees
Fees for re-depositing frequent traveler or loyalty program awards into your account.

YOU GET SICK OR HURT WHILE TRAVELING

We can help!
Need help finding a doctor or getting emergency cash from home to pay for treatment? See Help while traveling, for a complete list of ways we can help.

Emergency medical/dental coverage

When it applies
You have to pay for emergency medical or dental care for one of the following covered reasons:
- you have a sudden, unexpected illness or injury during your trip that’s either life threatening or could cause serious and irreparable harm if it isn’t treated.
- you have an injury or infection, a lost filling or a broken tooth during your trip that requires immediate treatment by a dentist.

Specific requirement:
- The treatment is medically necessary and is provided by a doctor, dentist, hospital or other licensed provider during your trip.

What it covers
Please refer to your letter of confirmation to confirm your coverage and limits in your plan, including any deductible for outpatient care that may apply to your plan.

Reasonable and customary costs
Reasonable and customary costs for supplies and services from a doctor, dentist, hospital or other licensed provider.

Important
This is secondary coverage. If you have health insurance, you must submit your claim to that provider first. Any benefits you receive from your primary insurance provider or from any excess coverage will be deducted from your claim.

If you’re eligible for benefits or compensation through a government-funded program other than Medicaid, you don’t qualify for this coverage.
Emergency medical transportation coverage

Important
If your emergency is immediate and life threatening, seek local emergency care at once.

Your emergency medical transportation limit is the total amount available for all covered services described below. Please refer to your letter of confirmation to confirm that you have this benefit in your plan and your total dollar limit.

You or your representative must contact us and we must make all transportation arrangements in advance. We will not pay for any of the services listed in this section if we didn’t authorize and arrange it.

Moving you to a Hospital or medical clinic (emergency medical evacuation)
If you're seriously ill or injured during your trip and our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:
- our medical team will consult with the local doctor;
- we’ll identify the closest appropriate facility, make arrangements and pay to transport you to that facility; and
- we’ll arrange and pay for a medical escort if we determine one is necessary.

Getting you home after your care (medical repatriation)
If you're seriously ill or injured during your trip, under the care of a local doctor and unable to continue your trip, medical repatriation takes place once our medical team determines that you are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll:
- arrange and pay (less any refunds for unused tickets) for you to be transported via a commercial transportation carrier in the same class of service that you were booked for your trip. The transportation will be to one of the following:
  - your primary residence;
  - a location of your choice in the United States; or
  - a medical facility near your primary residence or city of your choice in the United States. We'll take your request into consideration as long as the medical facility will accept you as a patient and is approved as medically appropriate for your continued care by our medical director.
- arrange and pay for a medical escort if our medical team determines a medical escort is necessary.

Bringing a friend or family member to you (transport to bedside)
If you're told you will be hospitalized for more than seven days during your trip, we'll transport a friend or family member to stay with you. We'll arrange and pay for round-trip transportation in economy class on a common carrier.

Getting your children home (return of dependents)
If you're told you will be hospitalized for more than seven days during your trip, we'll arrange for and pay (less any refunds for unused tickets) to transport your children under the age of 23 who are traveling with you to one of the following:
• **your primary residence**; or
• a location of **your** choice in the United States.

Transportation will be on a **common carrier** in the same class of service they were originally booked.

**Transporting your remains (repatriation of remains)**
We’ll arrange and pay for the reasonable and necessary services to transport **your** remains to one of the following:
• a funeral home near **your primary residence**; or
• a funeral home located in the United States.

We’ll also assist the sending and receiving funeral homes coordinate with each other.

This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault.

**Your** representative must contact us in advance to make these arrangements. If this is not possible, **your** representative must contact us within a reasonable time, but no later than one year after the transportation.

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**YOU’RE DELAYED OR YOU MISS YOUR FLIGHT OR CRUISE**

**Important**
**You** need to make reasonable efforts to continue **your trip** if **you’re** delayed or **you** miss **your** flight or cruise. The coverage described here can help. Any **refunds** **you** receive from **your travel suppliers** will be deducted from **your** claim.

**We can help!**
Need help rebooking **your** flight or arranging for alternative transportation? See Help while traveling, for a complete list of ways we can help.

**Travel delay coverage**

**When it applies**

**Your** travel is delayed for six or more consecutive hours for one of the following **covered reasons**:

**Strike or common carrier delay**
• **Your** departure is delayed by a **common carrier**.
• **Your** departure is delayed by an unannounced strike.
Quarantine
• You are quarantined.

Natural disaster or severe weather
• There’s a natural disaster.
• Severe weather delays your departing flight or causes road closures.

Politics, violence or theft
• Your passports, money or other travel documents are lost or stolen.
• Your travel is delayed by a hijacking.
• Your travel is delayed by civil disorder or unrest.

What it covers
Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Prepaid expenses
The unused part of your prepaid expenses, less any refunds you receive.

and

Meals, accommodation and transportation
• Reasonable expenses for additional meals and accommodation while you’re delayed.
• Reasonable additional transportation expenses.

Special limit:
• Maximum of $200 per person per day, up to the limit shown on your letter of confirmation.

Benefits are payable under travel delay coverage or missed connection coverage, not both.

Missed connection coverage

When it applies
You miss your connecting flight or cruise for one of the following covered reasons:
• you’re involved in or delayed by a traffic accident;
• you’re delayed by severe weather while en route to the departure; or
• severe weather cancels one of your flights en route to the connection or cruise, or delays it for at least three hours.
Specific requirements: (all must apply)

- You allowed enough time in your itinerary to reach your flight or cruise on time; and
- You aren’t able to reach your connecting flight or cruise another way.

What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Prepaid expenses

The unused part of your prepaid expenses if you miss at least 24 hours of your trip, less any refunds you receive.

Meals, accommodation and transportation

- Reasonable additional expenses for meals and accommodation related to your missed connection or cruise.
- Reasonable additional transportation expenses to get to your original destination or to a place where you can continue your trip.

Benefits are payable under only one of missed connection coverage or travel delay coverage.

YOUR BAGGAGE IS LOST, DAMAGED, STOLEN OR DELAYED

Important

Any refunds you receive will be deducted from your claim.

We can help!

Need help contacting local authorities or getting emergency cash from home? See Help while traveling, for a complete list of ways we can help.

Lost, damaged or stolen baggage coverage

When it applies

Your baggage is lost, damaged or stolen while you’re traveling.

Specific requirements: (all must apply)

- You take reasonable steps to keep your baggage safe and intact, and to recover it; and
- You file a report giving a description of the property and its value with the appropriate local authorities, common carrier, hotel or tour operator within 24 hours of the loss.
What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Actual price, actual cash value, repair or replacement (whichever is less)

- actual price is the amount it would cost to buy a similar item.
- actual cash value is the amount the item is worth based on its current market value. If you don’t have an original receipt, we’ll cover up to 75% of its current market value.
- repair or replacement is the cost to repair or replace the item.

Special limit:

- Maximum $500 in total for all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items. You need to provide original receipts for these items or they won’t be covered.

Delayed baggage coverage

When it applies

A common carrier, hotel or tour operator delays your baggage for 24 hours or more.

Specific requirement:

- You report the loss and file a claim with the common carrier, hotel or tour operator.

What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Reasonable essential items

Reasonable essential items for you to use until your baggage arrives.
OTHER COVERAGE

Important
Please check your letter of confirmation to confirm your coverage and limits.

Existing medical condition coverage

If your plan includes this coverage, you, a traveling companion or family member can have an existing medical condition and you will still be eligible for all coverage and assistance services, as long as:

- you purchased your plan within 14 days of making your first trip payment or first trip deposit;
- you purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements;
- you were a U.S. resident and medically able to travel on the day you purchased the plan;
- the total cost of your trip is $50,000 per person or less; and
- all other stated terms and conditions are met.

Change fee coverage

When it applies

You have to change the dates on your airline ticket for one of the following covered reasons:

- your trip is canceled or interrupted for a covered reason listed under trip cancellation/trip interruption coverage, except cessation of operations.
- you or a traveling companion are delayed by severe weather on the way to your flight.

Specific requirement:

- If you were delayed by severe weather, you allowed enough time in your itinerary to reach your flight on time.

What it covers

Please refer to your letter of confirmation to confirm your coverage and limits.

Change fees

Fees to change the dates on your airline ticket.
SECTION 3: WHAT THIS POLICY EXCLUDES

GENERAL EXCLUSIONS

You aren’t covered for any loss that results directly or indirectly from any of the following general exclusions.

The following things if they affect you, a traveling companion or a family member, whether the family member is traveling with you or not:

- existing medical conditions (unless you have existing medical condition coverage in Section 2);
- intentional self-harm or attempting or committing suicide (only applies to you);
- pregnancy, (unless specifically included in Section 2), unless there are unforeseen complications or problems with the pregnancy;
- fertility treatments, childbirth or elective abortion;
- a mental or nervous health disorder (like anxiety, depression, neurosis, psychosis and others), or any related physical complications (physical complication means any physical symptom); or
- the use or abuse of alcohol or drugs, or any related physical complications (physical complication means any physical symptom).

The following activities if you, a traveling companion or a family member participates in them, whether the family member is traveling with you or not:

- flying or learning to fly an aircraft as a pilot or crew member;
- participating in or training for any professional or amateur sporting competition; or
- participating in extreme, high-risk sports like:
  - skydiving, hang gliding or parachuting;
  - bungee jumping;
  - caving;
  - extreme skiing, heli-skiing or skiing outside marked trails;
  - body contact sports (meaning any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate);
  - mountain climbing or any other high altitude activities; or
  - scuba diving below 120 feet (40 meters) or without a dive master.

The following events:

- any problem or event that could have reasonably been foreseen or expected when you purchased your plan;
- an epidemic or pandemic;
- natural disasters like hurricanes, earthquakes, fires and floods (unless specifically included in Section 2);
- air, water or other pollution, or the threat of a pollutant release;
- nuclear reaction, radiation or radioactive contamination;
- war (declared or undeclared), acts of war, military duty, civil disorder or unrest (unless specifically included in Section 2);
• terrorist events (unless specifically included in Section 2);
• financial default (unless specifically included in Section 2); or
• unlawful acts.

You aren’t eligible for reimbursement under any coverage if:
• your common carrier tickets don’t show departure and return dates; or
• the departure and return dates on your application or other form don’t represent when you actually intended to travel.

SPECIFIC EXCLUSIONS

You aren’t covered for any loss that results directly or indirectly from any of the following specific exclusions unless they’re included in Section 2, What this policy includes.

Lost, damaged or stolen baggage coverage
• intentional loss of or damage to equipment;
• defective materials or workmanship; or
• ordinary wear and tear.

These items aren’t covered:
• animals;
• cars and accessories, motorcycles and motors, aircraft, boats and other vehicles;
• bicycles, skis and snowboards (unless they’re checked with a common carrier);
• eyeglasses, sunglasses and contact lenses;
• hearing aids, artificial teeth and limbs;
• wheelchairs and other mobility devices;
• consumables, medicines, perfumes, cosmetics and perishables;
• tickets, passports, deeds and other documents;
• money, credit cards, securities, bullion, stamps and keys;
• rugs and carpets;
• property for business or trade; and
• baggage when it is:
  • shipped as freight;
  • sent before your scheduled departure date;
  • left in or on a car trailer; or
  • left in an unlocked car.
SECTION 4: WHO IS COVERED AND WHEN

WHO IS COVERED BY YOUR PLAN

Your plan covers the people listed on your letter of confirmation.

WHEN YOUR COVERAGE BEGINS AND ENDS

You’re only eligible for coverage if we accept your request for insurance.

Your plan’s effective date depends on how you purchased it.

<table>
<thead>
<tr>
<th>if you purchased</th>
<th>it’s effective:</th>
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<tbody>
<tr>
<td>in person</td>
<td>the day and time you purchase your plan.</td>
</tr>
<tr>
<td>by mail</td>
<td>the day after your application or other form is postmarked.</td>
</tr>
<tr>
<td>over the phone</td>
<td>the day after you place your telephone order.</td>
</tr>
<tr>
<td>by fax</td>
<td>the day after we receive your fax.</td>
</tr>
<tr>
<td>online</td>
<td>the day after we receive your online order.</td>
</tr>
</tbody>
</table>

Trip cancellation coverage begins on your plan’s effective date, as long as we receive your premium before you cancel your trip or make a claim.

All other coverage begins on your scheduled departure date, as long as we’ve received your payment. Your departure and return dates are counted as two separate days of travel when we calculate the duration of your trip.

Your coverage ends on the earliest of:
- the day you’re scheduled to return;
- the day you actually return, if you come back earlier;
- the day and time you cancel your trip; or
- the 365th day of the trip.

If your return travel is delayed for a covered reason, we’ll extend your coverage until you can get home.

Your plan can’t be renewed.
SECTION 5: CLAIMS INFORMATION

HOW TO MAKE A CLAIM

Making a claim is easy – just visit www.allianztravelinsurance.com, email or call us and we’ll be happy to help.

Go online to:
• find out what forms and documentation you need.
• download a claims form and mail it in.
• file a claim electronically and track its progress.

Email or call to:
• find out what forms and documentation you need.
• file a claim and check its progress.

Claims inquiry:
• Website: www.allianztravelinsurance.com
• Email: claimsinquiry@allianzassistance.com
• Telephone: 1-800-334-7525

IMPORTANT INFORMATION ABOUT CLAIMS

You have 90 days from the date of your loss to submit your claim to us, except as otherwise provided by law.

Proof of Loss
You are responsible for providing all necessary documentation to prove your loss.

Time of Payment of Claims
Benefits payable under the policy for any loss will be paid immediately upon receipt of due written proof of such loss. All claims shall be paid within 20 days following receipt by us of due proof of loss. Failure to pay within such period shall entitle you to interest at the rate of 12% per annum from the date of the payment agreement. However, if the tender of payment is conditioned upon the execution of a release, the interest will not begin to accrue until the executed release is provided to us.

Assignment
You can assign your rights under your plan by notifying us in writing.

About beneficiaries
All benefits will be paid to your estate.
Duplicate coverage
If you’re covered by another certificate or policy that we’ve issued with the same or similar coverage, we’ll use the terms and conditions of the certificate or policy that pays the most. We’ll also refund any premium you’ve paid for duplicate coverage.

Medical examinations and autopsy
We have the right to have you medically examined as reasonably necessary to make a decision about your medical claim. If someone covered by your plan dies, we may also require an autopsy (except where prohibited by law). We will cover the cost of these medical examinations or autopsies.

Recovery
We have the right to recover any amount you receive that exceeds the total amount of your loss.

Subrogation
When someone is responsible for your loss, we have the right to recover any payments we’ve made to you or someone else in relation to your claim, as permitted by law. Everyone eligible to receive payment for a claim submitted to us must cooperate with this process, and must refrain from doing anything that would adversely affect our rights to recover payment.

About fraud
Fraud is illegal. We will deny your claim if:
• what you told us on your application or other form is deliberately misleading or inaccurate; or
• you intentionally file a claim that includes false information or deliberately conceals material facts. This may be a crime subject to criminal prosecution and civil penalties, and you may be liable for the stated value of the claim.

Resolving disputes
If you disagree with our decision about a claim, you can request to go to arbitration through the American Arbitration Association. Upon mutual agreement, you can submit a dispute to desk arbitration, as long as:
• you submit it at least 60 days, but no more than five years, after you’ve filed your entire claim with us; and
• it complies with the American Arbitration Association’s rules at the time you submit it.

Complaints
You may contact us at the address or telephone number below for complaint issues or coverage or premium inquiries:

Jefferson Insurance Company
9950 Mayland Drive
Richmond, VA 23233
1-800-284-8300
Important
This is a named perils travel insurance policy, which means it covers only the specific situations, events and losses included in this document, and only under the conditions we describe.

We'll only pay for reasonable, appropriate expenses that are covered by the plan you purchased. Please check your letter of confirmation to confirm your coverage and limits in your plan.
SECTION 6: DEFINITIONS

Accident  
An unexpected and unintended event that causes injury, property damage or both.

Accommodation  
A hotel or other kind of lodging where you make a reservation and pay a fee.

Assault  
Physical assault that requires treatment in a hospital.

Baggage  
Personal property you take on your trip and the suitcases or other kinds of containers you use to carry them.

Common carrier  
A company that’s licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.

Covered reasons  
The specific situations and events that are covered by this policy.

Current market value  
The dollar amount an item could reasonably be sold for, based on its original price, age and current condition.

Deductible  
The dollar amount you must contribute to the loss.

Dentist  
Someone who is licensed and legally entitled to practice dentistry or dental surgery. This can’t be you, a traveling companion, any member of either of your immediate families, or any member of the sick or injured person’s immediate family.

Destination  
A place more than 100 miles from your primary residence where you spend more than 24 hours of your trip.

Doctor  
Someone who is legally entitled to practice medicine, and is licensed if required. This can’t be you, a traveling companion, any member of either of your immediate families, or any member of the sick or injured person’s immediate family.

Emergency medical and/or dental care  
Medical and dental services, supplies and charges that are for a health emergency. It doesn’t include things like:
- elective cosmetic surgery or cosmetic foot care;
- physical exams;
- allergy treatments (unless life threatening);
- hearing aids, eyeglasses and contact lenses;
- palliative care; or

Epidemic  
An outbreak of a contagious disease that spreads rapidly and widely and that is identified as an epidemic by The Centers for Disease Control and Prevention (CDC).

Existing medical condition  
An illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it.
You, a traveling companion or family member are considered to have an existing medical condition if you, a traveling companion or family member:
- saw or were advised to see a doctor;
- had symptoms that would cause a prudent person to see a doctor; or
- were taking prescribed medication for the condition or the symptoms, unless the condition or symptoms are effectively controlled by the prescription, and the prescription hasn’t changed.

Family member
Any of the following people, whether or not they’re traveling with you:
- spouses;
- parents and step-parents;
- children and step-children (including adopted or soon to be adopted children);
- siblings;
- a person you’ve lived with for at least 12 consecutive months who is 18 years or older;
- grandparents and grandchildren;
- the following in-laws: mother, father, son, daughter, brother, sister;
- aunts, uncles, nieces and nephews;
- legal guardians and wards;
- paid, live-in caregivers; and
- service animals (as defined by the Americans with Disabilities Act).

Immediate family members are:
- spouses;
- parents and step-parents;
- children and step-children (including adopted or soon to be adopted children);
- a person you’ve lived with for at least 12 consecutive months who is 18 years or older;
- siblings; and
- grandparents and grandchildren.

Financial default
A complete cessation of operations because of financial circumstances, with or without filing for bankruptcy protection.

Hospital
A provider that is a short-term, acute, general hospital that:
- is a duly licensed institution;
- in return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
- has organized departments of medicine and major surgery;
- provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
• is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis

Illness
Sickness, infirmity or disease. It doesn’t include conditions you already had or knew about when you purchased your plan (see existing medical condition).

Injury
Physical harm directly caused by an accident or assault, without other contributing causes.

Inpatient
Someone who receives medical or dental treatment while registered as a bed patient in a hospital or other licensed provider. Room and board is charged for the patient's stay, in addition to charges for medical treatment and care.

Medical condition
A physical condition you have, or have symptoms of, that you:
• have seen or been advised to see a doctor about;
• have symptoms of that would cause a prudent person to see a doctor; or
• are taking prescribed medication for.

Medical escort
A professional person contracted by our medical team to accompany a seriously ill or injured person while they are being transported. A medical escort is trained to provide medical care to the person being transported. A friend or family member cannot be a medical escort.

Medically necessary
The services or supplies provided by a hospital, physician or other licensed provider that are required to identify or treat your illness or injury and which, as determined by us, are:
• consistent with the symptom or diagnosis and treatment of your condition, disease, illness, ailment or injury;
• appropriate with regard to standards of good medical practice;
• not solely for the convenience of you, a physician or other provider; and
• the most appropriate supply or level of service that can be safely provided to you.

When applied to the care of an inpatient, it further means that your medical symptoms or condition requires that the services cannot be safely provided to you as an outpatient.

Natural disaster
A large-scale extreme weather or environmental event that damages property, disrupts transportation or endangers people. Examples include: earthquake, fire, flood, hurricane, or volcanic eruption.

Other licensed provider
A person or entity that isn’t a doctor or hospital but provides medical or dental services, and is licensed where required.
Outpatient Someone who receives medical or dental treatment but doesn't have to stay at a hospital for overnight care.

Pandemic An epidemic over a wide geographic area that affects a large portion of the population.

Primary residence Your permanent, fixed address and primary residence for legal and tax purposes. We call the place your primary residence is located your place of residence.

Quarantine Mandatory isolation or restrictions on where you can go, intended to stop a contagious disease from spreading.

Reasonable and customary costs What customers would usually be charged for a specific service in a particular geographic area. The charges are appropriate to the availability of the service, and of skilled and licensed service providers.

Refund Cash or a credit or voucher for future travel that you get from a travel agent, tour operator, airline, cruise line or other travel supplier, or any credit, recovery or reimbursement you get from your employer, another insurance company, a credit card issuer or any other entity.

Scheduled departure date The day and time you listed on your application or other form as the day and time you plan to start your trip. You have paid for travel that starts on this date.

Severe weather Hazardous weather conditions, like fog, a hailstorm or severe rainstorm, a blizzard, or an ice storm.

Terrorist event When an organized terrorist group, as defined by the U.S. State Department, injures or kills people or damages property to achieve a political, ethnic or religious goal or result. Terrorist events don’t include general civil protest, unrest, rioting or acts of war.

Travel supplier A travel agent, tour operator, airline, cruise line or other travel service provider.

Traveling companion A person traveling with you whose name appears with yours on the same trip arrangement and who will accompany you on your trip. A group or tour leader is not considered a traveling companion unless you are sharing the same room with the group or tour leader.

Trip Round-trip or one-way travel to and from a place at least 100 miles from your home. It can't include travel to receive health care or medical treatment of any kind, or commuting to and from work.

Unlawful acts Felonies committed by you, a traveling companion or a family member, even if the family member isn’t covered by your plan.

Uninhabitable A natural disaster, fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their home or other accommodation unfit for use.
HELP WHILE TRAVELING

If you need help while traveling, our assistance team is available 24 hours a day.

Our services are here to help make challenging situations a little easier. With our global reach, we can get you in touch with licensed medical and legal professionals and other kinds of help.

Important
Please note that the General exclusions for your plan also apply to our assistance services. You’ll find the list of these exclusions in Section 3, What this policy excludes.

HOW TO REACH US

In the United States, Canada, Puerto Rico and U.S. Virgin Islands, call 1-800-654-1908
All other locations, call collect 1-804-281-5700
If you can’t call collect, we’ll call you back.

Please have this information ready when you call:
• your name, location and phone number
• your identification number

MEDICAL ASSISTANCE

Finding a doctor, dentist or medical facility
If you need care from a doctor, dentist or medical facility while you’re traveling, we can help you find one.

Paying or guaranteeing your hospital bill
If you need to be admitted to a hospital as an inpatient for longer than 24 hours, we can guarantee or advance payments up to the limit of your emergency medical/dental coverage (described in Section 2).

Monitoring your care
If you’re hospitalized, our medical staff will stay in contact with you and the doctor caring for you. We can also notify your family and your doctor back home of your illness or injury and update them on your status.
IN-TRANSIT ASSISTANCE

Flight information
If you miss your flight or it’s delayed or canceled, we can provide you with the most current travel delay information and give you arrival and departure times for other flights that will get you to your connecting flight or final destination.

Changing your flight
If your trip is interrupted or delayed, and you must change your original flight, we can help by conferencing you to your travel agent or airline to change your existing ticket(s).

New flight booking
If your trip is interrupted or delayed, and you need to book a new flight an alternative to the one on your original itinerary, we can help book that flight for you.

Hotel rebooking
If your trip has been interrupted or delayed, we can help change your reservation or suggest alternative accommodations.

IN-DESTINATION ASSISTANCE

Destination information
We can provide you with important information about your destination – such as, but not limited to, travel documentation requirements, travel advisories, and inoculation/immunization requirements.

Lost travel documents assistance
If your travel tickets are lost or stolen, we can contact the airline or other common carrier, and can help you with your travel arrangements if your trip is interrupted.
If your passport or other travel documents are lost or stolen, we can help you reach the appropriate authorities, contact your family or friends, and assist you in getting your documents replaced.

Emergency language translation
We can help you with interpretation service in the event you require help locally but are unable to communicate due to language barriers.

Emergency cash assistance
If your cash is lost or stolen or you need extra money to pay for unexpected expenses, we can arrange to transfer funds from your family or friends.

Legal referrals
We can help you find local legal advice if you need it while you’re traveling.
If you need to pay legal fees, we can arrange to transfer funds from your family or friends.
**Emergency message delivery**

*We* can help *you* get an urgent message to someone back home. **We’ll** try calling up to three times within 24 hours and confirm whether *we* were able to reach the person *you* asked us to contact.

<table>
<thead>
<tr>
<th>About our assistance services</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Our</strong> goal is to help <em>you</em> with your problem no matter where <em>you</em>’re traveling.</td>
</tr>
<tr>
<td><strong>We’ll</strong> make all reasonable efforts to help <em>you</em> as we’ve described, but there may be times when <em>we</em> aren’t able to resolve your problem for reasons that are beyond our control.</td>
</tr>
<tr>
<td><strong>We</strong> will always do our best to refer <em>you</em> to appropriate professionals, but please be aware that they are independent providers and <em>we</em> can’t be held responsible for the results of any services they provide.</td>
</tr>
</tbody>
</table>
The Policy to which this endorsement is attached is amended as follows:

In Section 2 entitled **WHAT THIS POLICY INCLUDES, Emergency Medical/ Dental Coverage** is amended as follows:

1. The following is deleted:

   This is secondary coverage. If you have health insurance, you must submit your claim to that provider first. Any benefits you receive from your primary insurance provider or from any excess coverage will be deducted from your claim.

2. The following is added:

   This coverage is primary.

There are no other changes to the Policy.
AGA, Inc. and its subsidiaries, including Jefferson Insurance Company and AGA Service Company, d/b/a Allianz Global Assistance (we/us/our), are committed to protecting your privacy. By using our products, services or website, you are consenting to our collection and use of your data under this Policy.

Definitions.

1. **Personal Data.** “Personal Data” means non-public personal information that identifies an individual. It doesn’t include data that is encoded, anonymized or aggregated.

2. **Sensitive Data.** “Sensitive Data” means personal information about an individual’s race or ethnicity; political, religious, ideological or trade union memberships, opinions, views or activities; medical conditions or other protected health information (“PHI”) as defined by the Health Insurance Portability and Accountability Act of 1996; sexuality; or administrative or criminal proceedings that are treated outside pending proceedings. In addition, Sensitive Data includes information we receive from a third party who treats and identifies the information as sensitive.

3. **Agent.** “Agent” means any third party that collects or uses Personal Data to perform tasks on our behalf, or our underwriters.

Privacy Practices. We strive to comply with the laws of the countries in which we do business regarding the protection of your Personal Data, including the EU Directive on Data Protection. In an effort to comply with such laws, we have joined the U.S. Department of Commerce's EU Safe Harbor and Swiss Safe Harbor programs (collectively, “Safe Harbor”), and we adhere to the following principles for handling your Personal Data:

1. **Notice:** We collect Personal Data from you including information: (i) from forms, such as application or claim forms; or by telephone, website, email or correspondence; (ii) that is necessary to complete your transaction with us (e.g. to underwrite coverage or process claims); (iii) regarding your transactions with us or others; (iv) we receive from a consumer reporting agency; or (v) you provide to us or authorize us to collect from others.

   We collect your Personal Data: (i) to offer or sell you our travel insurance and assistance products or provide you with information or services for such products; (ii) to administer these products for you, including but not limited to adjudicating claims, conducting quality/satisfaction assessments, and fraud prevention; or (iii) for purposes to which you’ve otherwise consented.

   When you use our website, we collect your IP address and other data about your usage. We also use Google, Inc.’s Google Analytics service, which uses cookies (text files on your computer) to transmit your IP address and other website usage data. Google stores and aggregates to analyze such usage and create reports for us. We, our affiliates and our Agents only use such website usage data and such Google reports for website improvement and Payment Card Industry (PCI) compliance. You can refuse cookies by disabling them in your browser.

   If we collect your Personal Data for any other reason, we’ll notify you before using or disclosing that data, stating our purpose for collecting and using the data, the types of non-Agent third parties to which we disclose the data, and the means we offer you to limit the use and disclosure of the data. If we receive Personal Data from any entity in the EU, we’ll use that data according to the instructions such entity gives us regarding notices it provided and the choices made by the individuals to whom such data relates.

2. **Choice.** Except as required by law, we do not share, sell or otherwise disclose your Personal Data to non-Agent third parties or use it for any purpose other than for which it was originally collected or as you subsequently authorize. However, if ever we wish to do so, we will offer you the opportunity to choose not to permit us to use your Personal Data (“opt-out”) by sending an appropriately detailed request to the address provided below. In the event that we wish to disclose your Sensitive Data to a non-Agent third party or use such data for a purpose other than for which it was originally collected or as you subsequently authorize, we will provide you the affirmative, explicit choice of whether you wish to permit such disclosure (“opt-in”).
Though we make every effort to preserve your privacy, we may need to disclose Personal Data or Sensitive Data if we have a good-faith belief that it is necessary to (a) protect or defend our or your rights, interests or property; or (b) comply with any applicable law, regulation, judicial rule or order, or other mandate. In any such case, we will take reasonable care to disclose only as much Personal Data as is necessary.

3. **Onward Transfer.** We may disclose your Personal Data to our Agents, but only for the above-stated purposes. We will take reasonable steps to obtain assurances from our Agents that they will safeguard your Personal Data consistent with this Policy. Upon discovery, we will take reasonable steps to stop the Agent from using or disclosing Personal Data that is contrary to this Policy.

4. **Security.** We take reasonable precautions to protect your data from loss, misuse, or unauthorized access, disclosure, alteration and destruction. To help maintain the security of your data, we employ physical, electronic and procedural safeguards, including utilizing policies to take reasonable precautions to (a) securely and confidentially maintain your Personal Data; (b) assess and protect against threats/hazards to the security or integrity of such data; and (c) prevent unauthorized access to or use of such data. To make your online transaction with us as safe and secure as possible, we use advanced encryption technology and treat your credit card information and other Personal Data with the highest standard of confidentiality and safety.

5. **Data Integrity.** To help maintain the integrity of your data, we will take reasonable steps to ensure that Personal Data is reliable for its intended use, relevant, accurate, complete and current.

6. **Access.** If you discover that the data we hold about you is inaccurate or incomplete, please let us know by contacting us as indicated below. We will grant you reasonable access to the Personal Data we hold about you and will take reasonable steps to allow you to correct, amend or delete your Personal Data that you show to be inaccurate or incomplete, so long as it can be done without imposing an undue burden or expense on us. You have the right to request from your health care provider confidential communications of your PHI. Also, at your request, you may receive an accounting of certain disclosures of PHI (e.g.: health payment records) as permitted by law.

7. **Enforcement.** We verify our compliance with the Safe Harbor and the terms of this Policy by conducting a periodic self-assessment. Any complaint or dispute about how we handle your Personal Data should be directed to the address provided below. Additionally, complaints about how we handle your PHI may be directed to us or to the U.S. Secretary of Health and Human Services. We will investigate and attempt to resolve any such complaints or disputes internally; however, if we are unable to reach a mutually satisfactory resolution for such complaint or dispute, we have agreed to participate in the dispute resolution procedures administered by the European data protection authorities’ Safe Harbor dispute panel. You will not be retaliated against for filing a complaint.

**Links.** Our websites may provide links to non-affiliated third party websites. Be aware when visiting such websites that we are not responsible for and make no representations regarding the content, privacy policies and practices (security or otherwise) regarding these or any other third party websites. You should read the policies of the websites you visit to understand their policies for the collection and treatment of data.

**Changes to Policy.** This Policy reflects our business practices and is not a contract. However, we will abide by the terms of this Policy as currently in effect. We may amend this Policy at any time and will notify you of any updates by posting a revised policy on our website. The revised policy will apply to all information collected by us, including previously collected information, to the extent permissible under the Safe Harbor. Your continued use of our website, products or services following any such amendment shall constitute acceptance of the revised policy. You are responsible to regularly review this Policy.

**Contact.** If you have any questions or comments regarding this Policy or the way that we collect or handle your Personal Data, or if you would like to obtain a paper copy of this Policy, please contact our Chief Privacy Officer by e-mail at privacy@allianzassistance.com; or by telephone at 1-800-284-8300; or by regular mail at the following address: Allianz Global Assistance, ATTN: Chief Privacy Officer, 9950 Mayland Drive, Richmond, VA 23233.

**Effective Date.** This Policy was last revised on, and is effective as of, March 1, 2013.
INDIVIDUAL RENTAL CAR PHYSICAL DAMAGE INSURANCE POLICY

Jefferson Insurance Company, herein referred to as the Company, will pay You the insurance benefit as described in this Policy. This Policy and attached riders, if any, are issued in consideration of the statements in the enrollment form and the payment of the initial premium. Please refer to the accompanying Letter of Confirmation. It provides You with specific information about the Policy You purchased. Please contact Us immediately if You believe the Letter of Confirmation is incorrect.

RENEWAL CONDITIONS
This Policy is issued for a single term as stated in the letter of confirmation and is non-renewable.

PLEASE READ THIS POLICY CAREFULLY FOR FULL DETAILS.
This Policy is a legal contract. The entire contract consists of the Policy; any riders attached to it; and the Letter of Confirmation. Capitalized words are defined terms. Please see the Definitions section.

TABLE OF CONTENTS
Part I. Effective Date and Term
Part II. Description of Insurance Coverage
Part III. Exclusions
Part IV. General Provisions
Part V. Claim Filing Procedures
Part VI. Cancellation
Part VII. Definitions

Signed for Jefferson Insurance Company, 9950 Mayland Drive, Richmond, Virginia, 23233.

Mike Nelson,  Fred Faett,  
President       Secretary

Form No.101-P-FL-02-209
Part I. EFFECTIVE DATE AND TERMINATION

Effective date: Insurance shall be effective at 12:01 AM on the date the Scheduled Rental Period begins or when You take possession of the Rental Car; whichever is later. In no event will coverage be effective if all premiums due have not been received prior to the Scheduled Rental Period.

Termination date: Coverage ends at midnight on the last day of the Scheduled Rental Period as shown on the Letter of Confirmation or when You return the Rental Car to the Rental Car agency and they take possession of the Rental Car; whichever is earlier.

Changing the dates of the Scheduled Rental Period: If You change the dates of Your Rental Car reservation You must contact Us prior to taking possession of the Rental Car to change Scheduled Rental Period dates. If the new Scheduled Rental Period is longer, You will have to pay additional premium. If the new Scheduled Rental Period is shorter, We will refund the difference in the premium.

Extending the Rental Car Agreement: If You extend the Rental Car Agreement after You take possession of the Rental Car, You must contact Us prior to the end of the last day of the Scheduled Rental Period to purchase additional coverage.

Early return of the Rental Car: If You return the Rental Car to the Rental Car agency prior the end of the Scheduled Rental Period, You may be entitled to pro-rated refund of premium. You must contact Us to request a refund.

Part II. DESCRIPTION OF INSURANCE COVERAGE (what is covered)

The following insurance benefit is designed to protect You against situations or losses that result from sudden and unexpected conditions or events.

The Policy provides coverage for the following situations:

1. The Rental Car is damaged while You are driving or while the Rental Car is left unattended during the Scheduled Rental Period;
2. The Rental Car is stolen during the Scheduled Rental Period;
3. The Rental Car is damaged as a result of a cause other than collision (for example: fire, storm, vandalism or theft) during the Scheduled Rental Period.
If any of the above situations occur, the Policy will cover the lesser of the following, up to the amount indicated in Your Letter of Confirmation:

1. The Reasonable and Customary Cost to repair the Rental Car, including charges for loss of use imposed by the owner of the Rental Car while the Rental Car is being repaired; or
2. The Actual Cash Value of the Rental Car, minus its reasonable Salvage Value.

This Policy only provides coverage in accordance with the above provisions, regardless of whether the loss ultimately incurred by the owner of the Rental Car exceeds the covered amount.

This coverage is primary.

If You incur a loss, You must contact Us immediately so that We can arrange for an insurance adjuster to assess the damage.

Insurance is available for travel in the United States and most foreign countries. No coverage is provided for motor vehicles rented in Israel, Jamaica, Republic of Ireland or Northern Ireland. Additionally, coverage is not applicable where precluded by law or in violation of the territorial terms of the rental agreement or prohibited by individual merchants.

As a condition of payment, You must provide Us with all proper documentation and information required to assess and process the claim.

Part III. EXCLUSIONS
No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. The use or abuse of alcohol or drugs, or any related physical complications (physical complication means any physical symptom);
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Nuclear reaction, radiation or radioactive contamination;
4. Unlawful Acts;
5. Impound or seizure of a Rental Car as a result of final conviction of the named insured for loss for a covered motor vehicle seized by federal or state law enforcement officers as evidence in a case against the named insured under the federal Controlled Substances Act (21 U.S.C. Section 801 et. seq.);
6. Government prohibitions or regulations;
7. Any problem or event that could have reasonably been foreseen or expected when You purchased Your Plan;
8. An epidemic or pandemic;
9. Natural disasters like hurricanes, earthquakes, fires and floods (unless specifically included in Part II);
10. Air, water or other pollution, or the threat of a pollutant release;
11. Terrorist Events (unless specifically included in Part II); or
12. Financial Default (unless specifically included in Part II).

This Policy does not cover You if:
1. The Scheduled Rental Period does not reflect Your intended rental dates; or
2. You give incorrect data or facts and Your intent was to deceive.

The Policy also will not cover:
1. Vehicles not required to be licensed;
2. Trucks, campers, off road vehicles, trailers, motorbikes, recreational vehicles;
3. Antique cars (meaning cars that are over 20 years old or have not been manufactured for 10 or more years);
4. Limousines;
5. Vehicles used for commercial or livery use whether or not licensed for such use (commercial use includes hauling or transporting materials or goods necessary to or reasonably considered to be engaged in a commercial or livery use);
6. Any vehicle with an original manufacturer’s suggested retail price greater than $75,000 (unless specifically stated otherwise);
7. Any vehicle used off maintained roadways;
8. Any loss not reported to the Rental Car agency;
9. Any obligation You assume under any agreement (other than Your insurance collision or comprehensive deductible);
10. Any damage which occurs while You are in violation of the Rental Car Agreement;
11. Any rental or leases exceeding 45 consecutive days;
12. Any consequential, incidental, or other such indirect or associated damages, whether or not such damages result from a covered loss; or
13. Ordinary wear and tear or mechanical breakdown of a vehicle (unless the wear and tear or mechanical breakdown results in a covered collision).
Part IV. GENERAL PROVISIONS

1. All suits, actions or legal proceedings arising from the Policy, benefits, or services provided through the Policy (collectively Controversies) may be submitted, upon mutual agreement, to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. No request for arbitration can be brought to recover benefits until 60 days have elapsed following submission of Your entire claim to Us. No action in any form can be brought after five years from the date Your claim was submitted to Us.

2. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of this Policy.

3. Claims must be submitted to Us within 91 days from date of loss, except as otherwise prohibited by law. Failure to furnish such proof within the time required shall not invalidate nor reduce 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, later than one year from the time proof is otherwise required.

4. In the event that You are covered under another policy issued by the Company that provides the same or similar coverage, the Company will adjust Your claim by applying terms and conditions from the coverage that pays the most. Any premium paid for duplicate coverage will be refunded.

5. All benefits payable will be paid to You or, in the case of death, if applicable, to Your estate unless a beneficiary is named on Your enrollment form.

6. Misrepresentation and fraud: Coverage shall be void if whether before or after the loss, You have intentionally concealed or misrepresented any material fact or circumstance concerning this Policy or subject thereof, or Your interest therein, or if You commit fraud or false swearing in connection with any of the foregoing.

7. You have a duty to make all reasonable efforts to minimize losses from any insured benefit or Covered Service.

Assignment: You may assign Your interest under the Policy by giving Us written notice of such assignment. The assignment will not be effective until We receive the written notice. We do not assume any responsibility for the validity of any assignment.
Our Right to Recover Payment:

1. If We make a payment to You and/or any other person under this policy, and the person to or for whom payment was made has a right to recover damages from another, We shall be subrogated to that right. That person shall do:
   a. Whatever is necessary (including but not limited to signing any papers) to transfer any right to recovery to Us and to enable Us to exercise Our rights; and
   b. Nothing after loss to prejudice or adversely affect Our rights.

2. If We make a payment under this policy and the person to whom payment is made recovers damages from another, that person shall:
   a. Hold in trust for Us the proceeds of the recovery; and
   b. Reimburse Us to the extent of Our payment.

Duties After an Accident or Loss: We have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to Us:

A person seeking any coverage must:

1. Cooperate with Us in the investigation, settlement or defense of any claim or suit.
2. Promptly provide Us copies of any notices or legal papers received in connection with the accident or loss.
3. Authorize Us to obtain other pertinent records.

Complaints

You may contact us at the address or telephone number below for complaint issues or coverage or premium inquiries:

Jefferson Insurance Company
9950 Mayland Drive
Richmond, VA 23233

1-800-284-8300

Part V. CLAIM FILING PROCEDURES

To obtain a claim form, visit Our website at www.allianztravelinsurance.com or call 1-800-334-7525 24 hours a day, seven days a week. All benefits will be paid in United States dollars.
We will need certain information from You in the event You need to file a claim. This documentation will include, but is not limited to, the following:

a. Receipts and itemized bills for all expenses.
b. Original police report.
c. Original Rental Car Agreement.
d. An itemized statement of repairs for the rental vehicle (unless the Company’s adjuster has seen the car).

Within 15 Business Days after We receive notice of a claim We will:

• acknowledge receipt of the claim (If the acknowledgement is not made in writing, We will make a record of the date, means, and content of the acknowledgement);
• begin any investigation of the claim; and
• request all items, statements, and forms (“proof of loss”) We reasonably believe will be required from You at the time. Additional requests may be made if necessary.

We will notify You in writing if We accept or reject the claim no later than 30 Business Days after We receive all proof of loss required by Us. If We accept the claim, payment shall be made no later than five Business Days following the date any outstanding conditions are met. If We reject the claim, We will tell You the reasons for the rejection. If We are unable to accept or reject the claim within 30 Business Days after We receive all proof of loss required, We will notify You within the 30 Business-Day period and tell You why We need additional time to investigate the claim. If We require additional time to investigate Your claim, We will notify You if We accept or reject the claim no later than 45 Business Days after We request additional time to investigate the claim.

Part VI. CANCELLATION

Cancellation of the Policy: You may cancel Your Policy any time prior to taking possession of the Rental Car by contacting Us at www.allianztravelinsurance.com or 1-800-284-8300.

Cancellation of Rental Car reservation: If You cancel Your Rental Car reservation prior to the Scheduled Rental Period or do not take possession of the Rental Car, You are entitled to a refund of premium. You must contact Us to request a refund.
Part VII. DEFINITIONS

Actual Cash Value means the amount an item is reasonably worth based on its fair market value, age, vehicle history and usage, and condition immediately prior to the loss.

Business Day means all days except Saturday, Sunday and a federally recognized holiday.

Covered Service means a service or supply specified herein for which benefits will be provided.

Financial Default is a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Reasonable and Customary Cost means an amount consistent with a charge that would be made by other vendors/providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced personnel, availability of services or parts, and the effort of the vendor/provider to repair the damaged vehicle (as measured by the ratio of total repair time to total time the vehicle is in the vendor/provider’s possession).

Rental Car means a land motor vehicle and its equipment with four or more wheels, that is designed for use mainly on public roads and which You have rented for the period of time shown on the Rental Car Agreement.

Rental Car Agreement means the entire contract that You receive when renting a car from a Rental Car agency that describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties.

Salvage Value means the fair market value of the Rental Car after the loss.

Scheduled Rental Period means the date(s) You will be renting the Rental Car as shown on Your enrollment form and Your Letter of Confirmation.

Terrorist Events means the unsanctioned and illegal use of force that caused destruction of property, Injury, or death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious goal or result. Terrorism does not include general civil protest, unrest, rioting, or an act of war.

Unlawful Acts means felonies committed by You. There must be a conviction for the felony.

We, Us or Our refers to Jefferson Insurance Company or its agents.

You or Your refers the persons listed on the Letter of Confirmation and all licensed drivers listed on the Rental Car Agreement.
TRAVEL ASSISTANCE SERVICES PROVIDED BY AGA SERVICE COMPANY

Our goal is to provide immediate help for common travel problems almost everywhere in the world. However, despite our best efforts, situations arise which are beyond our control and under these circumstances, we can only promise to make every reasonable effort to help you resolve your problems. The hotline center staff will do its best to refer you to appropriate medical and legal providers. However, we cannot be held responsible for the quality of results of any medical or legal services provided by these independent practitioners.

If you are in trouble and need help:

1. Call the hotline. From the U.S. call 1-800-654-1908. From all other locations call collect to 1-804-281-5700.

If your emergency is immediate and life threatening, seek local emergency assistance at once and contact the hotline as soon as possible.

2. Have the following information ready for the hotline coordinator:
   a. Your name and ID number; and
   b. Your location and local telephone number.

The hotline coordinator will confirm your enrollment and provide you with assistance.

**Note:** In some countries it may not be possible to call collect. If you must phone the hotline directly, give your location and phone number to the hotline coordinator who will call you back.

**Medical Assistance**

If you have medical problems and are unable to find local care, we will refer you to a local physician, dentist, Hospital, medical facility or other appropriate resource, when available.

**Medical Consultation and Monitoring**

If you are hospitalized, the hotline center medical staff will keep in frequent contact with you and your local physician to get information on the care you are receiving and to determine the need for further assistance. We will also contact your personal physician and family at home, if necessary.
On-Site Hospital Payments
We will advance payments to Hospitals or guarantee payments to secure your Medically Necessary admission to a Hospital. You must have the Emergency Medical & Dental Benefits and the maximum guarantee will be up to the limits specific in the Letter of Confirmation.

Definitions
Hospital means a provider that is a short-term, acute, general Hospital that:
1. is a duly licensed institution;
2. in return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
3. has organized departments of medicine and major surgery;
4. provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Medically Necessary means the services or supplies provided by a Hospital, physician or other licensed provider that are required to identify or treat your illness or injury and which, as determined by us, are:
1. consistent with the symptom or diagnosis and treatment of your condition, disease, illness, ailment or injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of you, a physician or other provider; and
4. the most appropriate supply or level of service that can be safely provided to you.

When applied to the care of an inpatient, it further means that your medical symptoms or condition requires that the services cannot be safely provided to you as an outpatient.
Travel Document and Ticket Replacement Assistance
The plan provides you with information to assist in obtaining replacements of lost passports or other important travel documents. We also help you to replace lost airline and other travel tickets and will assist you in obtaining money for this purpose. These funds will come from your family or friends. We will make all the necessary arrangements for you, including assisting you to return home if your trip is interrupted.

Legal Assistance
If you have legal problems, our hotline center staff will help you find a local legal advisor. If you require the posting of bail or immediate payment of legal fees, we will help arrange a cash transfer from your family or friends.

Emergency Cash Transfer
If your cash or traveler’s checks are lost or stolen, or if you need funds for the immediate payment of unanticipated expenses, we will help arrange to have emergency cash (in currency, traveler’s checks or any other form acceptable to us) transmitted to you from your family or friends. Our hotline center staff will make all the necessary arrangements for you.

Emergency Message Center
In the event of an emergency, call the hotline center, identify yourself by your ID number, and give the hotline coordinator your message. We will make at least 3 attempts in 24 hours to reach your requested party, and we will provide you with an update on the disposition of our attempts to deliver the message. (We are not responsible for delivery of a message if the recipient cannot be reached). This service can be used for trips anywhere in the world.

Flight Information
If you are faced with a canceled or missed flight, just call the hotline center for 24-hour information on alternate flights. We can provide you with scheduled departure and arrival times of alternate, direct flights only. We do not book reservations or pay for tickets. This service can be used on trips within the U.S., Canada, the Caribbean and Mexico only.
THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

AGA, Inc. and its subsidiaries, including Jefferson Insurance Company and AGA Service Company, d/b/a Allianz Global Assistance (we/us/our), are committed to protecting your privacy. By using our products, services or website, you are consenting to our collection and use of your data under this Policy.

Definitions.

1. **Personal Data.** “Personal Data” means non-public personal information that identifies an individual. It doesn’t include data that is encoded, anonymized or aggregated.

2. **Sensitive Data.** “Sensitive Data” means personal information about an individual’s race or ethnicity; political, religious, ideological or trade union memberships, opinions, views or activities; medical conditions or other protected health information (“PHI”) as defined by the Health Insurance Portability and Accountability Act of 1996; sexuality; or administrative or criminal proceedings that are treated outside pending proceedings. In addition, Sensitive Data includes information we receive from a third party who treats and identifies the information as sensitive.

3. **Agent.** “Agent” means any third party that collects or uses Personal Data to perform tasks on our behalf, or our underwriters.

Privacy Practices. We strive to comply with the laws of the countries in which we do business regarding the protection of your Personal Data, including the EU Directive on Data Protection. In an effort to comply with such laws, we have joined the U.S. Department of Commerce’s EU Safe Harbor and Swiss Safe Harbor programs (collectively, “Safe Harbor”), and we adhere to the following principles for handling your Personal Data:

1. **Notice:** We collect Personal Data from you including information: (i) from forms, such as application or claim forms; or by telephone, website, email or correspondence; (ii) that is necessary to complete your transaction with us (e.g. to underwrite coverage or process claims); (iii) regarding your transactions with us or others; (iv) we receive from a consumer reporting agency; or (v) you provide to us or authorize us to collect from others.

   We collect your Personal Data: (i) to offer or sell you our travel insurance and assistance products or provide you with information or services for such products; (ii) to administer these products for you, including but not limited to adjudicating claims, conducting quality/satisfaction assessments, and fraud prevention; or (iii) for purposes to which you’ve otherwise consented.

   When you use our website, we collect your IP address and other data about your usage. We also use Google, Inc.’s Google Analytics service, which uses cookies (text files on your computer) to transmit your IP address and other website usage data. Google stores and aggregates to analyze such usage and create reports for us. We, our affiliates and our Agents only use such website usage data and such Google reports for website improvement and Payment Card Industry (PCI) compliance. You can refuse cookies by disabling them in your browser.

   If we collect your Personal Data for any other reason, we’ll notify you before using or disclosing that data, stating our purpose for collecting and using the data, the types of non-Agent third parties to which we disclose the data, and the means we offer you to limit the use and disclosure of the data. If we receive Personal Data from any entity in the EU, we’ll use that data according to the instructions such entity gives us regarding notices it provided and the choices made by the individuals to whom such data relates.

2. **Choice.** Except as required by law, we do not share, sell or otherwise disclose your Personal Data to non-Agent third parties or use it for any purpose other than for which it was originally collected or as you subsequently authorize. However, if ever we wish to do so, we will offer you the opportunity to choose not to permit us to use your Personal Data (“opt-out”) by sending an appropriately detailed request to the address provided below. In the event that we wish to disclose your Sensitive Data to a non-Agent third party or use such data for a purpose other than for which it was originally collected or as you subsequently authorize, we will provide you the affirmative, explicit choice of whether you wish to permit such disclosure (“opt-in”).
Though we make every effort to preserve your privacy, we may need to disclose Personal Data or Sensitive Data if we have a good-faith belief that it is necessary to (a) protect or defend our or your rights, interests or property; or (b) comply with any applicable law, regulation, judicial rule or order, or other mandate. In any such case, we will take reasonable care to disclose only as much Personal Data as is necessary.

3. Onward Transfer. We may disclose your Personal Data to our Agents, but only for the above-stated purposes. We will take reasonable steps to obtain assurances from our Agents that they will safeguard your Personal Data consistent with this Policy. Upon discovery, we will take reasonable steps to stop the Agent from using or disclosing Personal Data that is contrary to this Policy.

4. Security. We take reasonable precautions to protect your data from loss, misuse, or unauthorized access, disclosure, alteration and destruction. To help maintain the security of your data, we employ physical, electronic and procedural safeguards, including utilizing policies to take reasonable precautions to (a) securely and confidentially maintain your Personal Data; (b) assess and protect against threats/hazards to the security or integrity of such data; and (c) prevent unauthorized access to or use of such data. To make your online transaction with us as safe and secure as possible, we use advanced encryption technology and treat your credit card information and other Personal Data with the highest standard of confidentiality and safety.

5. Data Integrity. To help maintain the integrity of your data, we will take reasonable steps to ensure that Personal Data is reliable for its intended use, relevant, accurate, complete and current.

6. Access. If you discover that the data we hold about you is inaccurate or incomplete, please let us know by contacting us as indicated below. We will grant you reasonable access to the Personal Data we hold about you and will take reasonable steps to allow you to correct, amend or delete your Personal Data that you show to be inaccurate or incomplete, so long as it can be done without imposing an undue burden or expense on us. You have the right to request from your health care provider confidential communications of your PHI. Also, at your request, you may receive an accounting of certain disclosures of PHI (e.g.: health payment records) as permitted by law.

7. Enforcement. We verify our compliance with the Safe Harbor and the terms of this Policy by conducting a periodic self-assessment. Any complaint or dispute about how we handle your Personal Data should be directed to the address provided below. Additionally, complaints about how we handle your PHI may be directed to us or to the U.S. Secretary of Health and Human Services. We will investigate and attempt to resolve any such complaints or disputes internally; however, if we are unable to reach a mutually satisfactory resolution for such complaint or dispute, we have agreed to participate in the dispute resolution procedures administered by the European data protection authorities’ Safe Harbor dispute panel. You will not be retaliated against for filing a complaint.

Links. Our websites may provide links to non-affiliated third party websites. Be aware when visiting such websites that we are not responsible for and make no representations regarding the content, privacy policies and practices (security or otherwise) regarding these or any other third party websites. You should read the policies of the websites you visit to understand their policies for the collection and treatment of data.

Changes to Policy. This Policy reflects our business practices and is not a contract. However, we will abide by the terms of this Policy as currently in effect. We may amend this Policy at any time and will notify you of any updates by posting a revised policy on our website. The revised policy will apply to all information collected by us, including previously collected information, to the extent permissible under the Safe Harbor. Your continued use of our website, products or services following any such amendment shall constitute acceptance of the revised policy. You are responsible to regularly review this Policy.

Contact. If you have any questions or comments regarding this Policy or the way that we collect or handle your Personal Data, or if you would like to obtain a paper copy of this Policy, please contact our Chief Privacy Officer by e-mail at privacy@allianzassistance.com; or by telephone at 1-800-284-8300; or by regular mail at the following address: Allianz Global Assistance, ATTN: Chief Privacy Officer, 9950 Mayland Drive, Richmond, VA 23233.

Effective Date. This Policy was last revised on, and is effective as of, March 1, 2013.

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