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DEFINITIONS

The following are key words and phrases used in this certificate. When these words and phrases, or forms of them, are used, they are capitalized. As You read this certificate, refer back to these definitions.

Accident: means a sudden, unexpected, unusual, specific and abrupt event. Such event must occur by chance at an identifiable time and place while coverage is in force. Any loss caused by, or resulting from a sickness or disease is not an Accident.

TADEF-1AA

Actual Cash Value: means the original cost of Your Baggage and Personal Effects less any depreciation as determined by Us.

PCDEF-1AA

Additional Transportation Cost: means the actual cost incurred for one-way, Economy Transportation as charged by a Common Carrier, reduced by the value of an unused travel ticket.

PCDEF-2AA

Baggage and Personal Effects: means any luggage or goods being used by You during a Covered Trip.

PCDEF-3AA

Bankruptcy: means the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 U.S.C. Subsection 101 et seq.

PCDEF-4AA

Business Partner: means an individual who has at least a 20% ownership interest in a commercial enterprise in which You also have at least a 20% ownership interest; and You are both actively engaged in the daily management of the business.

TADEF-2AA

Commercial Rental Vehicle Agency: means an agency licensed under the laws of the jurisdiction of operation which rents vehicles for the personal use of its customers subject to the terms and conditions found within a rental agreement.

PCDEF-5AA

Common Carrier: means any public land, water, or air conveyance operated under a license for the transportation of passengers for hire.

TADEF-3AA

Confirmation of Coverage: means the coverage confirmation provided to You following enrollment and payment of the applicable premium as calculated on the enrollment form. The Confirmation of Coverage is attached to and made a part of this certificate.

TADEF-4AA

Covered Trip: means scheduled trips, tours or cruises for which:

- 1) coverage is requested;
- 2) the required premium is paid prior to Your Effective Date of coverage; and
- 3) the trip exceeds 150 miles from Your Primary Residence.

TADEF-5AA

Default: means the inability to provide contracted services due to total cessation or complete suspension of operations due to financial insolvency, with or without the filing of a Bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, or other Travel Supplier which is duly licensed in the states of operation other than the person, organization, agency or firm from whom You directly purchased or to whom You paid for Your Covered Trip.

PCDEF-6AA

Destination: means the place to which You expect to travel on Your Covered Trip.

TADEF-6AA

Economy Transportation: means transportation at the lowest published available rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Covered Trip.

TADEF-7AA

Emergency: means an unforeseen Sickness or Injury that requires immediate Medical Treatment to prevent or alleviate existing danger to life or health. An Emergency no longer exists when medical evidence indicates that You are able to return to Your Point of Origin or to continue with the Covered Trip without endangering Your life or physical health.

TADEF-8AA

Emergency Medical Expenses: means expense incurred during Your Covered Trip for Emergency services and supplies listed below and ordered or prescribed by a Physician as Medically Necessary for diagnosis or treatment. Such Expenses are limited to:

- 1) the services of a Physician;
- 2) Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Covered Trip, if recommended as a substitute for a hospital room for recovery of an Injury or Sickness); and
- 3) transportation furnished by a professional ambulance company to and from a Hospital; and
- 4) prescribed drugs, prosthetics and therapeutic services and supplies.

TADEF-9AA

Family Member: means legal spouse or common-law spouse (where legal), legal guardian, legal ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, nephew or Key Person provided such Family Member resides in the United States, Canada or Mexico.

TADEF-10AA

Hospital: means an institution established according to law which:

- 1) holds a license as a Hospital (if required in the state);
- 2) operates primarily for the reception, care and treatment of sick or injured persons as in-patients;
- 3) provides 24-hour nursing service;
- 4) has a staff of one or more Physicians available at all times;
- 5) provides organized facilities for diagnosis and surgery;
- 6) is not primarily a clinic, nursing, rest or convalescent home or a skilled nursing facility or similar establishment; and
- 7) is not, other than incidentally, a place for treatment of alcoholism, drug addiction or mental or nervous disorders.

The nursing service must be by registered or graduate nurses on duty or call. Confinement in a special unit of a Hospital used primarily as a nursing, rest or convalescent home or skilled nursing facility will not be deemed to be a confinement in a Hospital.

TADEF-11AA

Host at Destination: means the person, at his or her usual place of residence, with whom You have arranged overnight accommodation for the majority of Your Covered Trip. A Host at Destination does not include any commercial facilities.

PCDEF-7AA

Incident Weather: means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

PCDEF-8AA

Injury: means bodily injury caused by an Accident: The injury must:

- 1) occur while Your coverage is in force;
- 2) result, directly and independently of all other causes; and
- 3) be certified by a local attending Physician.

TADEF-12AA

Insured: means the eligible person whose insurance is in force under terms of the Policy.

TADEF-13AA

Key Person: means

- 1) an employed caregiver of Your legal dependent; or
- 2) a person to whom You are not married and with whom You have cohabited for 12 continuous months.

TADEF-14AA

Maximum Benefit Amount: means the maximum amount payable for each coverage as shown in Your Confirmation of Coverage.

TADEF-15AA

Maximum Waiver Amount: means the maximum limit of benefits for Trip Cancellation and Emergency Medical Expenses, as stated on Your Confirmation of Coverage, where the Pre-existing Exclusion is not applied.

TADEF-16AA

Medical Treatment: means treatment, advice or consultation by a Physician or care provided under a Physician's supervision or direction.

TADEF-17AA

Medically Necessary: means an Emergency treatment, service or supply that is:

- 1) recommended by the local attending Physician;
- 2) performed under the Physician's care, or supervision; and
- 3) determined by Us to be:
 - a) consistent with generally accepted medical practice for the Injury or Sickness;
 - b) could not have been omitted without adversely affecting Your condition or quality of medical care;
 - c) is delivered at the most appropriate level of care, and not primarily for the sake of convenience; and
 - d) is not considered experimental unless coverage for experimental service or supply is required by law.

TADEF-18AA

Natural Disaster: means a disaster resulting from natural causes including flood, hurricane, tornado, earthquake, volcanic eruption or blizzard.

PCDEF-9AA

Organized Labor Strike: means any stoppage of work:

- 1) as a result of the combined effect of workers which was unannounced and unpublished at the time coverage under the Policy was purchased; and
- 2) that interferes with the normal departure and arrival of a Common Carrier.

It does not include a general strike whereby all or most of the workers of a country, province, state, city or town cease work.

PCDEF-10AA

Physician: means a medical doctor or a Christian Science practitioner who is:

- 1) practicing within the scope of his or her license; and
- 2) recognized as a physician in the place where medical services are rendered. Physician does not include You, a Traveling Companion or a Family Member.

TADEF-20AA

Point of Origin: means Your original place of departure for Your Covered Trip.

TADEF-21AA

Pre-existing Condition: means a condition occurring during the 60 day period immediately prior to Your Effective Date:

- 1) for which medical advice, care or treatment was received or recommended by a Physician regardless of whether or not a diagnosis was made and;
- 2) which produced symptoms or whose onset or manifestation occurred during such 60 day period. Such symptoms must have been significant enough to establish manifestation or onset which would have:
 - a) caused an ordinarily prudent person to seek diagnosis or treatment; or
 - b) enabled a Physician to diagnose such illness, disease, injury or other condition.

A Pre-existing Condition does not include any condition which is solely controlled through the taking of prescription medication and which has remained stable or controlled without any adjustment or change in the required prescription throughout the 60 day period immediately prior to Your Effective Date.

TADEF-22BA

Primary Residence: means Your principal domicile.

TADEF-23AA

Published Penalties: means any published cancellation penalties issued by Your travel agency or Travel Supplier that apply to all clients of the travel agency or Travel Supplier and can be documented at time of the Covered Trip sale. Published Penalties includes any penalties imposed by the travel agency or Travel Supplier of up to 10% of the Covered Trip Cost (excluding taxes and other non-commissionable items); or 10% of the amount You have paid towards the Trip, whichever is less.

PCDEF-11AA

Rental Vehicle: means any motor vehicle rented from a Commercial Rental Vehicle Agency as described in the rental agreement. A Rental Vehicle does not include trucks, vans, buses, motorcycles, mopeds, motorbikes, recreational all-terrain vehicles, campers, trailers, limousines, and vehicles 20 years of age or older, any vehicles specifically designed for off-road use and any exotic vehicles including, but not limited to Aston Martin, Bentley, Bricklin, Daimler, De Lorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Mercedes Benz, Porsche, Rolls Royce, or any other similar vehicle.

PCDEF-12AA

Scheduled Departure Date: means the date on which You are originally scheduled to leave Your Point of Origin.

TADEF-24AA

Scheduled Return Date: means the date You are originally scheduled to return to the Point of Origin as shown in Your Confirmation of Coverage.

TADEF-25AA

Sickness: means an illness or disease which is diagnosed or treated by a Physician after Your Effective Date and while You are covered under the Policy.

TADEF-26AA

Terrorist Incident: means the unsanctioned and illegal use of violence (excluding general civil disturbance, rioting, an act of war whether declared or undeclared or the intentional release of a biological material), which 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.

PCDEF-13BB

Transportation Expense: means

- 1) the cost of the conveyance of You and any medical personnel (if Medically Necessary); and
- 2) Medically Necessary services and supplies provided during Your conveyance.

TADEF-27AA

Travel Arrangements: means:

- 1) transportation;
- 2) travel accommodations; and
- 3) other specified services arranged by the Travel Supplier for the Covered Trip.

TADEF-29AA

Traveling Companion: means a person with whom You

- 1) have coordinated Travel Arrangements; and
- 2) intend to travel with during Your Covered Trip (up to a maximum of 4 persons including You).

Note: a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

TADEF-30CC

Travel Supplier: means any entity or organization that coordinates or supplies travel services for You.

TADEF-31AA

Trip Cost: means all prepaid Covered Trip costs that are subject to cancellation penalties or restrictions including the cost of any subsequent arrangements added to Your Covered Trip.

TADEF-32AA

Usual and Customary Charges: means the amount charged for similar or comparable treatment, services and supplies in the geographic area where treatment is performed.

TADEF-33AA

We, Our and Us: mean Old Republic Insurance Company.

TADEF-34AA

You, Your and Yours: mean the Insured to whom this certificate is issued.

TADEF-35AA

YOUR COVERAGE PERIOD

EFFECTIVE DATES

- 1) **Trip Cancellation:** Coverage shall take effect at 12:01 a.m. on the date stated on Your Confirmation of Coverage.
- 2) **All Coverages Other Than Trip Cancellation:** Coverage shall take effect at 12:01 a.m. on:
 - a) the date You start Your Covered Trip; or b) Your Scheduled Departure Date, whichever is later.

TERMINATION DATES

- 1) **Trip Cancellation:** Coverage ends the earlier of:
 - a) the point and time of departure on Your Scheduled Departure Date; or
 - b) cancellation of Your Covered Trip.
- 2) **All Coverages Other Than Trip Cancellation and Rental Vehicle Damage Protection:** Coverage ends the earlier of:
 - a) the point and time You return from Your Covered Trip; or
 - b) on Your Scheduled Return Date.
- 3) **Rental Vehicle Damage Protection:** Coverage ends on the earliest of the following:
 - a) the Rental Vehicle return date as shown on Your enrollment form;
 - b) the date You return the Rental Vehicle to the Commercial Rental Vehicle Agency; or
 - c) the date the Rental Vehicle was scheduled to be returned to the Commercial Rental Vehicle Agency as stipulated in the rental agreement.

TACP-1BB

MAXIMUM COVERED TRIP LENGTH

Coverage is provided for any one Covered Trip up to a maximum period of 365 days. For longer trips, You may apply for an extended period of coverage subject to Our approval.

MCTL-1AA

EXTENSION OF YOUR COVERAGE

AUTOMATIC EXTENSION OF COVERAGE

In the event a trip delay, affecting a Common Carrier on which You are or You were scheduled to travel, results in Your Covered Trip being prolonged beyond Your Scheduled Return Date, We will automatically extend coverage under the Policy for an additional 3 days. In addition, if You are Hospitalized due to a covered Injury or Sickness, We will automatically extend coverage for the period of Hospital confinement for You and one covered Traveling Companion, and for an additional 5 days following Your release.

This automatic extension of coverage is provided as long as:

- 1) the trip delay was beyond the control of any person covered under the Policy;
- 2) You were originally scheduled to arrive at Your Point of Origin within the coverage period;
- 3) Your Covered Trip was ultimately completed within a reasonable period of time; and
- 4) coverage under the Policy was in force at the time of the trip delay or Your hospitalization.

The automatic extension of coverage will not be subject to the payment of any additional premium.

TAAEC-1AA

OPTIONAL EXTENSION OF COVERAGE

If, while traveling on Your Covered Trip, You decide, after departure, to extend such trip beyond Your Scheduled Return Date You may obtain an extension of coverage, subject to Our approval, by contacting Us before Your coverage is scheduled to end.

We will extend Your coverage under the Policy for up to an additional 30 days from Your Scheduled Return Date, as long as:

- 1) You have not experienced an Injury or Sickness, or have not had Medical Treatment during Your Covered Trip;
- 2) coverage under the Policy is in force at the time You request an extension; and
- 3) You pay any additional required premium for such extension.

Failure to make medical information known will render this coverage extension null and void.

TAOEC-1AA

PROPERTY & CASUALTY

TRIP CANCELLATION / TRIP INTERRUPTION

Whenever You are prevented from taking or completing a Covered Trip as a result of any of the **unforeseen events** listed below, We will reimburse You up to the Maximum Benefit Amount for Trip Cancellation or Trip Interruption, for the following expenses:

- 1) any unused non-refundable prepaid expenses for Travel Arrangements;
- 2) any Published Penalties You incur as a result of a trip cancellation;
- 3) one way Economy Transportation, less the value of any unused return travel ticket, to return to the Point of Origin or to continue on Your Covered Trip when an interruption in Your Covered Trip occurs;
- 4) accommodations and transportation expenses for up to \$150/day for 10 additional days when:
 - a) Your Traveling Companion is hospitalized or an Injury or Sickness to You not requiring hospitalization prevents You from continuing travel; and
 - b) You must extend Your Covered Trip with additional hotel nights due to medically imposed restriction by a Physician; or
- 5) up to \$150 for any reissue fee charged by the airline for Your airfare if Your Travel Supplier cancels Your Covered Trip or repositions the cruise ship or departure location. You must have covered the entire cost of the Covered Trip including the airfare.

Trip Cancellation must result from an **unforeseen event** that occurs after Your Effective Date and before Your Scheduled Departure Date. Trip Interruption must result from an **unforeseen event** that occurs after Your Scheduled Departure Date.

TACI-1BB

SINGLE SUPPLEMENT UPGRADE

We will reimburse You for the single supplement upgrade cost when Your Traveling Companion cancels his or her travel plans with You, or interrupts Your Covered Trip as a result of one of the **unforeseen events** listed below, and You decide not to cancel or interrupt Your Covered Trip.

TASSU-1AA

UNFORESEEN EVENTS

As used in this provision, **unforeseen events** are as follows:

- 1) Any serious Injury or any serious Sickness occurring to:
 - a) You, which results in medically imposed travel restrictions as certified by a Physician at the time of loss;
 - b) Your Business Partner or a Traveling Companion, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt his/her trip;
 - c) Your or Your Traveling Companion's Family Member that is considered life threatening or requiring hospitalization; or
 - d) Your or Your Traveling Companion's Family Member requiring Your or Your Traveling Companion's immediate care.

TCIUE-1AA

- 2) Your death, the death of Your Family Member, Business Partner or Your Traveling Companion or Your Traveling Companion's Family Member.

TCIUE-2AA

- 3) Death, hospitalization, or quarantine of Your Host at Destination.

TCIUE-9AA

- 4) Bankruptcy or Default of a Travel Supplier, other than the travel agency or organization from whom You purchased the Travel Arrangements. Benefits are provided only for the expenses charged by the Travel Supplier whose Bankruptcy or Default results in loss covered by the Policy and which stops service:

- a) more than 14 days following Your Policy Effective Date for Trip Cancellation; or
- b) after Your Scheduled Departure Date for Trip Interruption;

provided You purchased this insurance within 21 days from the date You paid the initial deposit on Your Covered Trip.

No coverage is provided for the total cessation or complete suspension of operations by a Travel Supplier caused by fraud or negligent misrepresentation by such Travel Supplier.

TCIUEC-3AA

- 5) A Terrorist Incident in Your city of departure or Destination occurring after Your Effective Date, if You are scheduled to arrive in or depart from that city within 30 days following the Terrorist Incident.

TCIUE-4AA

- 6) Your arrival at Your Destination is delayed and causes You to lose 50% or more of the scheduled Covered Trip duration due to any the unforeseen events covered under Trip Delay.

TCUE-3AA

- 7) An Organized Labor Strike that causes complete cessation of travel services delaying the departure of Your Covered Trip for at least 24 consecutive hours.

TIUE-1AA

- 8) Inclement Weather which causes Your Common Carrier to delay the departure of Your Covered Trip for at least 24 hours.

TIUE-2AA

- 9) A traffic accident directly involving You or Your Traveling Companion, as documented by a police report, while enroute to the Point of Origin.

TCIUE-6AA

- 10) Documented theft of Your or Your Traveling Companion's passports and/or visas required for the Covered Trip.

TCIUE-5AA

- 11) You or Your Traveling Companion are transferred by the employer with whom You or Your Traveling Companion are employed as a full-time active employee at the time You enrolled for this insurance. Such transfer must result in You or Your Traveling Companion having to relocate 250 miles or more from Your or Your Traveling Companion's original Primary Residence.

TCUE-1AA

- 12) You or Your Traveling Companion being called to the emergency service of the government in response to a Natural Disaster.

TCUE-2AA

- 13) Involuntary termination or layoff affecting You or Your Traveling Companion. Employment must have been on an active full-time basis and with the same employer for at least 3 continuous years immediately preceding the termination or layoff.

TCUE-5AA

- 14) Your or Your Traveling Companion's place of business being made unsuitable for the transaction of business by fire, vandalism, burglary or Natural Disaster.

TCIUE-7AA

- 15) Your or Your Traveling Companion's Primary Residence or Destination accommodations being made uninhabitable during Your Covered Trip by fire, vandalism, burglary or Natural Disaster.

TIUE-3AA

- 16) Burglary of Your or Your Traveling Companion's residence within 10 days of Your Scheduled Departure Date or during Your Covered Trip.

TCIUE-15BB

- 17) Injuries sustained during a felonious assault committed against You or Your Traveling Companion which occurs within 10 days of Your Scheduled Departure Date or during Your Covered Trip.

TCIUE-8AA

- 18) You or Your Traveling Companion are hijacked, quarantined, called for jury duty, or called for a court ordered appearance as a witness (except law enforcement officers) in a trial in which You or Your Traveling Companion are not a party.

TCIUE-14BB

OPTIONAL TRIP CANCELLATION / TRIP INTERRUPTION ALL EVENTS UPGRADE

If You or Your Traveling Companion are prevented from taking or completing Your Covered Trip for any reason:

- 1) that occurs after the Effective Date of the Policy and this upgrade; and
- 2) not otherwise covered under the Policy.

We will reimburse You up to 95% of the Maximum Benefit Amount for Trip Cancellation or Trip Interruption. Coverage is subject to the "Exclusions Applicable to the Optional *All Events* Upgrade" below. Coverage under the Policy and this upgrade must have been purchased within 21 days of the initial Covered Trip payment.

Coverage under this provision provides reimbursement for the following expenses:

- 1) 95% of any unused non-refundable prepaid expenses for travel arrangements;
- 2) 95% of any Published Penalties You incur as a result of a trip cancellation;
- 3) 95% one way Economy Transportation to return to the Point of Origin or to continue on Your Covered Trip when an interruption in Your Covered Trip occurs; or
- 4) 95% of any additional reasonable expenses incurred for an unplanned overnight stay resulting from an interruption in Your Covered Trip.

For this upgrade, the "Exclusions Applicable to the Optional *All Events* Upgrade" replaces the "General Exclusions and Limitations". All other Policy provisions apply unless specifically amended.

EXCLUSIONS APPLICABLE TO THE OPTIONAL ALL EVENTS UPGRADE

No coverage is provided for any loss caused by or resulting from:

- 1) any event that would reasonably be expected to interfere with travel plans at the time this coverage was purchased;
- 2) cancellation or interruption of Your Covered Trip for any discretionary reason including fear of travel or loss of enjoyment;
- 3) Your or Your Traveling Companion's participation in a felony, riot or insurrection; or
- 4) a governmental regulation or prohibition.

TAAUEC-1AA

YOUR DUTIES IN THE EVENT OF TRIP CANCELLATION OR TRIP INTERRUPTION

All cancellations or interruptions must be reported to the Travel Supplier within 72-hours of the unforeseen event causing the need to cancel or interrupt Your Covered Trip, unless the event prevents it, and then as soon as is reasonably possible.

If the cancellation or interruption is not reported within the specified 72-hour period, We will not pay for additional expenses or charges which would not have been incurred had You notified the Travel Supplier in the specified period. If the **unforeseen event** prevents You from reporting the cancellation or interruption, the 72-hour notice requirement does not apply. However, You must, if requested, provide proof that the **unforeseen event** prevented You from reporting the cancellation or interruption within the specified period.

In order to qualify for reimbursement under this provision, You must submit to Us with Your claim:

- 1) the date Your Covered Trip was canceled or interrupted;
- 2) copies of Your travel invoices;
- 3) the original, unused travel tickets or vouchers;
- 4) Your Travel Supplier's cancellation clause with regard to non-refundable costs, charges or expenses;
- 5) receipts or other proofs of payment;
- 6) detailed medical documentation if the trip cancellation or trip interruption was caused by or resulted from a serious Injury or serious Sickness; and
- 7) any other information We deem necessary to properly adjudicate Your claim.

TACI-1AA

TRIP DELAY

We will reimburse You, subject to the Maximum Benefit Amounts for Trip Delay, for the following expenses incurred as a result of a trip delay of 5 or more hours duration occurring on or after Your Scheduled Departure Date as a result of one of the **unforeseen events** listed below:

- 1) Additional Transportation Cost incurred by You while You are traveling to:
 - a) continue on Your Covered Trip; or
 - b) return to Your Point of Origin;
- 2) additional expenses incurred for an unplanned overnight stay resulting from such trip delay. Coverage includes expenses incurred for reasonable travel accommodations and meals. The overall limit for these additional expenses is \$150 per day for TraveLite and \$200 per day for Travel Plus;
- 3) unused, non refundable portion of the prepaid expenses as long as such expenses are supported by proof of purchase and are not reimbursable by any other source.

UNFORESEEN EVENTS

As used in this provision, **unforeseen events** are as follows:

- 1) delay of the Common Carrier upon which You are traveling as certified by such Common Carrier;
- 2) You are involved in a traffic accident while enroute to the Point of Origin as documented by a police report;
- 3) documented adverse weather conditions prevent You from getting to the Point of Origin;
- 4) Organized Labor Strike, Natural Disaster, Terrorist Incident, riot or You or Your Traveling Companion being hijacked or quarantined; or
- 5) Your passports, travel documents or money are lost or stolen as documented by a police report.

The Maximum Benefit Amount for Trip Delay will be reduced by any amounts paid or payable by any Common Carrier responsible for such trip delay.

YOUR DUTIES IN THE EVENT OF A TRIP DELAY

To qualify for reimbursement under this provision, You must submit to Us with Your claim:

- 1) a statement documenting the circumstances surrounding the trip delay from the Common Carrier upon which You were traveling or any other party responsible for the trip delay;
- 2) receipts for any expenses, charges or costs incurred by You as a result of the trip delay; and
- 3) any other information We deem necessary to properly adjudicate Your claim.

TATD-1AA

MISSED CONNECTION

We will reimburse You for the following expenses, charges or costs incurred as a result of a Missed Connection caused by any one of the **unforeseen events** listed below occurring on or after Your Scheduled Departure Date, up to the Maximum Benefit Amount for:

- 1) Reasonable additional transportation and accommodation expenses needed for You to reach Your destination or the departure of Your cruise. The limit for these additional accommodation expenses is \$150 per day for TraveLite and \$200 per day for Travel Plus;
- 2) Any unused prepaid Covered Trip payments lost as a result of Your missing at least 24 hours of Your Covered Trip.

UNFORESEEN EVENTS

As used in this provision, **unforeseen events** are as follows:

- 1) Delay of a Common Carrier as certified by the Common Carrier;
- 2) You or Your Traveling Companion being delayed by a traffic accident while en route to a departure, even if You or the Traveling Companion have not been directly involved in the accident;
- 3) You or Your Traveling Companion being delayed by bad weather while en route to a departure provided You were scheduled to arrive at the point of departure at least 2 hours before the scheduled time of departure; or
- 4) Your regularly scheduled airline flight being canceled or delayed solely due to bad weather for at least 5 hours and for this reason You miss Your cruise.

Coverage is secondary to any coverage provided by the Common Carrier.

Benefits are payable under either Trip Delay or Missed Connection (not both) for any one incident resulting in a delay.

TAMC-1AA

ITINERARY CHANGE

We will reimburse You, up to the Maximum Benefit Amount, for unused non-refundable prepaid expenses if Your Travel Supplier makes a change in Your Covered Trip itinerary. Such change must be made after Your Scheduled Departure Date and prevents You from participating in a separately booked event/activity not included in the cost of Your cruise or tour. No benefit is paid if a comparable event/activity of equivalent cost is substituted. Verification by the cruise/tour supplier of the change in the scheduled Covered Trip itinerary will be necessary for claim payment.

TAIC-1AA

BAGGAGE & PERSONAL EFFECTS / BAGGAGE DELAY

BAGGAGE AND PERSONAL EFFECTS

We will reimburse You, up to the Maximum Benefit Amount, for any Baggage and Personal Effects, passports or visas that are lost, stolen, or damaged during Your Covered Trip. This includes loss due to the unauthorized use of Your credit card.

We will pay the lesser of:

- 1) the Actual Cash Value at the time of the loss, less depreciation as determined by Us;
- 2) the cost of repair or replacement of a similar item; or
- 3) \$300 per item.

A combined maximum limit of \$600 will be paid for: jewelry; watches; cameras, including related equipment; articles consisting in whole or in part of silver, gold or platinum; furs and fur-trimmed items; cell phones, computers and other digital or electronic items.

We will reimburse You up to \$50 for:

- 1) lost or stolen passports or visas;
- 2) the costs associated with unauthorized use of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

BAGGAGE DELAY

We will reimburse You, up to the Maximum Benefit Amount, for expenses incurred for the purchase of necessary personal items while on Your Covered Trip if Your checked Baggage is delayed or misdirected more than 12 hours from the time of Your arrival at Your Destination. This benefit does not apply to Baggage delayed after You have reached Your Point of Origin.

YOUR DUTIES AFTER LOSS OR DAMAGE TO YOUR BAGGAGE AND PERSONAL EFFECTS, OR IN THE EVENT OF A BAGGAGE DELAY

In case of loss, theft, damage or delay to Your Baggage and Personal Effects in order to qualify for reimbursement under this provision, You must:

- 1) take all reasonable steps to protect, save or recover Your Baggage and Personal Effects;
- 2) promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who had custody of Your Baggage and Personal Effects at the time of loss; and
- 3) submit to Us:
 - a) records needed to verify the loss including, but not limited to, any receipts for lost or damaged Baggage and Personal Effects and to permit copies to be made by Us;
 - b) reports or other documentation from the Common Carrier or any other parties responsible for such loss, damage or delay.
 - c) a detailed signed and sworn statement as to proof of such loss;
 - d) the receipts for the necessary purchases, or reimbursements;
 - e) any police or any other reports documenting any loss covered under this provision; and
 - f) any other records or documents We deem necessary to properly adjudicate Your Claim.

EXCLUSIONS

In addition to any other Exclusions listed in the Policy, no coverage is provided for any lost, stolen, damaged or delayed Baggage and Personal Effects for which You have been reimbursed:

- 1) by the Common Carrier, hotel or Travel Supplier, including any services rendered by such Common Carrier, hotel or Travel Supplier; or
- 2) as specified under any other insurance coverage You may have for the loss of or damage to property.

No coverage is provided under this benefit for any loss or damage to:

- 1) any animals;
- 2) automobile and automobile equipment, aircraft, bicycles, except when checked as baggage with a Common Carrier, boats or other vehicles or conveyances, trailers, motors;
- 3) the following personal items:
 - a) sunglasses (prescription or non-prescription), contact lenses;
 - b) artificial teeth, dental bridges, hearing aids, prosthetic limbs, or prescribed medications;
 - c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps, securities;
 - d) sporting equipment if the loss results from the use thereof;
 - e) travel tickets for the Covered Trip, except for administrative fees required to reissue such tickets;
- 4) household effects and furnishings, antiques and collector's items;
- 5) perishable or consumable items, including any tobacco products;
- 6) property used in trade, business or for the production of income;
- 7) computer software, including any expenses incurred for the restoration of any lost or corrupted data;
- 8) property shipped as freight or property shipped prior to Your Departure Date; or
- 9) any Baggage and Personal Effects determined to be contraband by Customs officials or other authorities.

In addition, no coverage is provided under this provision for loss caused by or resulting from:

- 1) theft from an unattended vehicle;
- 2) defective materials or craftsmanship; normal wear and tear, gradual deterioration, inherent vice;
- 3) electrical current, including electric arcing, that damages or destroys electrical devices or appliances;
- 4) the mysterious disappearance of Your Baggage and Personal Effects;
- 5) the confiscation, detention, requisition or destruction of Your Baggage and Personal Effects by Customs or other authorities.

BGDLC-1AA

RENTAL VEHICLE DAMAGE PROTECTION

You are covered, up to the Maximum Benefit Amount, for physical loss or damage to a Rental Vehicle for which You are liable, provided such vehicle was rented from an approved Commercial Rental Vehicle Agency and for which You declined a collision damage waiver.

Coverage is limited to any physical damage to or loss of the Rental Vehicle caused by:

- 1) theft, or malicious mischief;
- 2) riot, civil commotion;
- 3) fire explosion, or Natural Disaster; or
- 4) collision with another object or by upset.

Only one Rental Vehicle at a time may be covered under the Policy.

NOTE: It is Your responsibility to examine the Rental Vehicle, prior to Your acceptance of such vehicle, for any existing damage and to retain a copy of the written record of such damage for submission to Us in the event of a claim.

Coverage is provided for any loss or physical damage to the Rental Vehicle anywhere in the world and includes payment of towing costs, fire department charges, damage repairs, salvage, and civil action defense costs on account of such loss or damage.

YOUR DUTIES IN THE EVENT OF LOSS OF OR DAMAGE TO YOUR RENTAL VEHICLE

When physical loss of or damage to Your Rental Vehicle occurs during the rental period, You must immediately:

- 1) report such loss or damage to the Commercial Rental Vehicle Agency and provide to the agency full details of the circumstances surrounding the loss of or damage to the Rental Vehicle;
- 2) file a report with the police documenting:
 - a) the accident involving the Rental Vehicle; or
 - b) the physical loss of or any damage to the Rental Vehicle; and
- 3) notify Our authorized travel assistance company.

In order to qualify for benefits under this provision, You must submit to Us, within 30 days of the date of the loss or damage, copies of:

- 1) the written verification of the Rental Vehicle booking as made by or through the approved Commercial Rental Vehicle Agency;
- 2) the rental agreement;
- 3) any police or other reports documenting:
 - a) any physical loss of or damage to the Rental Vehicle;
 - b) the circumstances surrounding any accident in which the Rental Vehicle may have been involved;
 - c) the theft of or any malicious mischief or vandalism to the Rental Vehicle; and
- 4) any other information We deem to be necessary to properly adjudicate Your Rental Vehicle claim.

Upon receipt of the necessary forms and documentation, We will investigate and negotiate the Rental Vehicle claim on Your behalf, subject to all the terms, conditions and limitations of the Policy. We reserve the right to have the Rental Vehicle examined, at Our own expense, by an insurance adjuster of Our own choosing as often as We determine such examination to be reasonably necessary.

EXCLUSIONS

In addition to any other Exclusions listed in the Policy, no coverage is provided under this provision if:

- 1) the Commercial Rental Vehicle Agency waives or assumes responsibility for expenses incurred as a result of any physical loss or damage to the Rental Vehicle for which You may be liable;
- 2) any amounts are paid or payable under any other insurance coverage You might have.

No coverage is provided under this provision for physical loss of or damage to the Rental Vehicle caused by or resulting from:

- 1) driving the Rental Vehicle while You are:
 - a) using any medication which recommends abstinence from driving;
 - b) receiving compensation or hire;
 - c) participating in an illegal activity, or transporting contraband; or
 - d) in violation of the terms and conditions of the rental agreement;
- 2) mechanical failure or breakdown of the Rental Vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing;
- 3) any neglect or abuse of the Rental Vehicle either by the Commercial Rental Vehicle Agency or You;
- 4) any conversion or modification to the Rental Vehicle by or at Your direction; or
- 5) contamination of the Rental Vehicle by radioactive material.

RVDMC-1AA

TRAVEL ACCIDENT & HEALTH COVERAGE

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

DESCRIPTION OF COVERAGE

TRAVEL ACCIDENT COVERAGE

You are covered for Injury sustained during Your Covered Trip. Benefits are not payable under this provision for loss that is payable under Common Carrier Travel Accident Coverage.
TACC-1AA

COMMON CARRIER TRAVEL ACCIDENT COVERAGE

You are covered for Injury sustained during Your Covered Trip while riding as a passenger (not as a pilot, operator or member of the crew) on, or boarding or alighting from a public conveyance provided by a Common Carrier.
CCTA-1AA

FLIGHT ACCIDENT COVERAGE

You are covered for Injury sustained during Your Covered Trip while riding as a passenger (not as a pilot, operator or crew member) in, boarding or alighting from any:

- 1) aircraft maintained by a Scheduled Airline;
- 2) transport type aircraft operated by the:
 - a) Air Mobility Command (AMC) of the United States;
 - b) Royal Canadian Air Force Transport Command; or
 - c) Royal Air Force Air Transport Command of Great Britain;
- 3) land conveyance licensed for the transportation of passengers for hire which takes You directly to or immediately from airports used by a Scheduled Airline; or
- 4) land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by the Policy.

Scheduled Airline, as used in this provision, means any aircraft operated by an airline licensed for the transportation of passengers for hire, and which maintains regular published schedules (including any chartered flights by such airlines).

FACC-1AA

DESCRIPTION OF BENEFITS

This benefit is payable when a covered Injury sustained by You, as specified in the Description of Coverage provision, results in any of the Losses listed below. The Loss must occur within 365 days of the Accident.

We will pay the percentage of the Maximum Benefit Amount as listed below.

<u>Loss of:</u>	<u>Percent of Maximum Benefit Payable:</u>
Life	100%
Both Hands or Both Feet.....	100%
Entire Sight of Both Eyes.....	100%
One Hand & One Foot	100%
One Hand & Sight of One Eye	100%
One Foot & Sight of One Eye	100%
One Hand or One Foot	50%
Entire Sight of One Eye	50%

Loss as used above with reference to:

- 1) hand or foot: means that the hand or foot is completely and permanently cut off at or above the wrist or ankle joint.
- 2) sight: means the total and irrecoverable loss of entire sight.

If more than one Loss results from any one Accident, We will only pay the one largest benefit as listed above. No benefit is payable for a Loss which is not shown above.

EXPOSURE AND DISAPPEARANCE

Loss from exposure to the elements by reason of a covered Injury will be covered if such loss is otherwise payable under the Policy.

If You are not found within one year after:

- 1) the disappearance, sinking or wrecking of a conveyance in which You are riding during Your Covered Trip; or
- 2) the destruction of a building which You are in during Your Covered Trip;

You will be presumed to have suffered loss of life resulting from Injury caused by an Accident.

ADDBC-1AA

EMERGENCY MEDICAL BENEFITS

MEDICAL EXPENSE BENEFITS

You are covered if You sustain an Injury, incur a Sickness, or You die during Your Covered Trip. We will pay for the Usual and Customary Charges, up to the Maximum Benefit Amount, for:

- 1) Emergency Medical Expenses. Benefits include expenses for Emergency dental treatment for Injury to sound natural teeth up to \$750.
- 2) Emergency Medical Evacuation/Repatriation;
 - a) Return of Children;
 - b) Bedside Visit; or
 - c) Repatriation of Remains.

CONDITIONS FOR EMERGENCY MEDICAL BENEFITS

Before any benefits are payable, the following conditions must be met:

- 1) You, or someone acting on Your behalf, must immediately contact the travel assistance company at the telephone number listed on Your Confirmation of Coverage. We can locate the nearest and most appropriate medical resource. We can also arrange direct payment to the medical provider, where possible. Advance payment, up to a maximum of \$5,000, will be made to a Hospital if needed to secure Your admission. Contact must be made within 24 hours after a life or organ-threatening Emergency.
- 2) With respect to Emergency Medical Evacuation/Repatriation, all evacuation and medical transportation services must be:
 - a) deemed as Medically Necessary by the local Physician, and the travel assistance company's medical director;
 - b) authorized by the travel assistance company. A provider designated by the travel assistance company will provide such services; and
 - c) Economy Transportation that must be by the most direct route. Covered land or air transportation includes, but is not limited to, commercial stretcher, medical escort, or air ambulance.
- 3) If benefits are payable under Emergency Medical Benefits and You have other insurance that may provide benefits for the same loss, You shall:
 - a) notify Us of any other insurance;
 - b) cooperate with Us to exercise Our rights in any reasonable way that We may request, including the filing for and assignment of other insurance benefits;

- c) not do anything after the loss to prejudice Our rights; and
- d) reimburse Us to the extent of any payment We have made for benefits You receive from such other insurance.

If You elect not to return home, or not to be transferred to another medical facility for required emergency treatment and/or surgery, ongoing expenses will not be covered under the Policy and all benefits will cease.

Benefits for Emergency Medical Services will not duplicate any other benefits payable under the Policy.

IMPORTANT: Please refer to “Pre-Existing Conditions Exclusion” for pre-existing condition details.

TAMEC-1AA

MEDICAL EVACUATION/REPATRIATION BENEFITS

We will pay the Usual and Customary Charges incurred, up to the Maximum Benefit Amount, for:

- 1) Your medical evacuation to the nearest appropriate Hospital or medical facility if adequate medical treatment is not available where You sustained the Injury or became Sick.
- 2) Your medical repatriation from the place where You are being treated to:
 - a) the most appropriate medical facility closest to Your Primary Residence; or
 - b) Your Primary Residence.

No benefits are payable under this provision for any medical treatment, services or supplies that were provided before or after Your Medical Evacuation/Repatriation. Benefits are paid less the value of the unused return travel ticket.

If You elect not to return home or not to be transferred to another medical facility for required Emergency treatment and/or surgery, ongoing expenses will not be covered under the Policy and all benefits will cease.

Note: The Pre-existing Condition Limitation is automatically waived for Medical Evacuation / Repatriation.

TAMEC-2AA

RETURN OF CHILDREN: This benefit is payable if You are confined to a Hospital for more than 7 consecutive days. We will pay for the transportation expenses incurred, up to the cost of one way Economy Transportation less the value of any unused return travel ticket, for the return trip home of any dependent children under age 18 who are accompanying You.

TARC-1BB

BEDSIDE VISIT: This benefit is payable if You were traveling alone at the time You were Injured or became Sick, and the Injury or Sickness results in Your Hospital confinement for more than 7 consecutive days. We will pay for the transportation expenses incurred up to the cost of one round-trip Economy Transportation for one person, that You or Your Family Members designate, to visit You while You are Hospital confined.

TABV-1AA

REPATRIATION OF REMAINS: If You die during Your Covered Trip, We will pay the Usual and Customary Charges incurred, up to \$5,000, for:

- 1) documentation and authorization from local authorities;
- 2) embalming or cremation;
- 3) a container appropriate for the transport of Your remains;
- 4) transportation of Your remains to the Point of Origin.

Benefits are paid less the value of the unused return travel ticket. Expenses for a headstone, casket, urn and/or funeral service are excluded.

TARR-1BA

GENERAL EXCLUSIONS & LIMITATIONS

Property and Casualty Benefits are Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Itinerary Change, Baggage and Personal Effects, Baggage Delay and Rental Vehicle Damage Protection.

Accident and Health Benefits are Accidental Death and Dismemberment and Emergency Medical Benefits.

The Policy does not cover any loss caused by or resulting from:

- 1) suicide, attempted suicide, or any intentionally self inflicted Injury;
XLPA-1AA
- 2) war or act of war (whether declared or undeclared);
XLPA-2AA
- 3) service in the Armed Forces or units auxiliary thereto;
XLPA-3AA
- 4) aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;
XLPA-4AA
- 5) intoxication or under the influence of any medication or drugs, unless taken as prescribed by a Physician. Intoxication means that which is defined and determined by the laws of the jurisdiction where the loss or cause of loss occurred;
XLPA-5AA
- 6) participation in a felony;
XLPA-7AA
- 7) participation in a riot or insurrection;
XLPA-8AA
- 8) mental or emotional disorders unless hospitalized for 3 or more consecutive days after Your Effective Date;
XLPA-9AA
- 9) a condition for which You have received advice from a Physician advising against travel 90 days prior to Your Effective Date;
XLPA-11AA
- 10) any elective Medical Treatment;
XLPA-12AA

11) pregnancy except complications of pregnancy;
XLPA-13AA

12) travel to or through a city or country of Destination, as reflected in Your travel itinerary, which is under a travel warning issued by the United States Department of State at the time this insurance was purchased and the loss or delay was a direct result of the incidents surrounding the travel warning, unless You are in the United States, its possessions or the countries of Canada and Mexico.

XLPA-14A

13) riding, driving or participating in races, or speed or endurance contests;

XLPA-15AA

14) mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment);

XLPA-16AA

15) participating as a member of a team in an organized sporting competition or as a professional in athletics;

XLPA-17AA

16) participating in skydiving, hang gliding, bungee cord jumping, deep sea diving or scuba diving (unless You hold an open water diving certificate or You are accompanied by a dive master and not diving deeper than 130 feet);

XLPA-18AA

17) a governmental regulation or prohibition (applies to Property and Casualty Benefits only);

XLPA-19AA

18) a diagnosed sickness from which no recovery is expected and for which only palliative treatment is provided and which carries a prognosis of death within 12 months of Your Effective Date;

XLPA-20AA

19) any sub-orbital or orbital space flights; or

XLPA-28BA

20) travel for the purpose of receiving medical care, medication or treatment (applies to Property and Casualty Benefits only).

XLPA-23AA

MAXIMUM LIMIT OF LIABILITY

(For Other Than Emergency Medical Evacuation/Repatriation): All limits are applied per trip. Our maximum limit of liability resulting from the same occurrence will be \$10,000,000. If the loss for all Insureds from such an occurrence exceeds \$10,000,000, We will pay each Insured that proportion of the benefits stated which \$10,000,000 bears to the total loss of all persons insured under all travel insurance in force with Us. We will pay no more than \$1,000,000 per occurrence to or on account of any person insured.

TAML-1AA

PRE-EXISTING CONDITIONS EXCLUSION

The Policy does not cover Trip Cancellation/Interruption and Emergency Medical Benefits losses or expenses if they result from a Pre-existing Condition.

PRE-EXISTING CONDITIONS LIMITATION

If You have purchased a program where the Pre-existing Conditions Exclusion is waived, We cover these Pre-existing Conditions up to the Maximum Waiver Amount provided:

- 1) Your insurance was purchased within 21 days of the initial Covered Trip payment;
- 2) You had not filed a claim with any insurer for Trip Cancellation/Interruption due to a sickness or injury within 90 days prior to the purchase of the Policy; and
- 3) the condition is not excluded by the GENERAL EXCLUSIONS AND LIMITATIONS.

The Pre-Existing Conditions Exclusion applies to all amounts over the Maximum Waiver Amount shown on the Confirmation of Coverage except for Medical Evacuation/Repatriation benefits which are not subject to the Maximum Waiver Amount.

If You do not meet the above criteria, You will still be covered for Trip Cancellation/Interruption and Emergency Medical Benefits caused by reasons other than those related to the Pre-existing Condition.

TAPXC-1BB

GENERAL PROVISIONS

Any statement made by You, in the absence of fraud, will be deemed a representation and not a warranty. No statement will be used to void or reduce benefits, or be used in defense to a claim unless:

- 1) it is in writing;
- 2) it was signed by You; and
- 3) a copy has been given to You, Your beneficiary or Your personal representative.

TAGPC-1AA

Medical Records: In the event of a claim, We reserve the right to review any and all medical records relating to Your claim(s).

TAGP-2AA

Subrogation for Property and Casualty Benefits

(Trip Cancellation/Trip Interruption, Trip Delay, Baggage and Personal Effects, Baggage Delay, Missed Connection, Itinerary Change and Rental Vehicle Damage Protection): We will, upon making any payment or assuming liability thereon under the Policy, be subrogated to all rights of recovery against any person or corporation and may bring action in Your name to enforce such rights.

TAGPC-3AA

Errors or Mis-payments: If any benefit is paid in error or payment is made in excess of the amount allowed under the provisions of the Policy, We reserve the right to recover the excess or ineligible payment from You, Your estate, any institution, insurer or person to whom the payment was made.

TAGPC-4AA

Currency: All monies described in the Policy are expressed in United States of America currency.

TAGPC-5AA

Conformity With State Statutes: Any provision of the Policy which, on its effective date, is in conflict with the statutes of the state in which You reside on such date is hereby amended to conform to the minimum requirements of such laws.

TAGPC-6AA

Clerical Error: Clerical Error on Our part or that of a Travel Supplier in keeping records or furnishing information will not void coverage if it is otherwise validly in force; nor will it continue coverage if it is otherwise validly terminated under the terms of the Policy.
TAGPC-7AA

Misstatement of Age: In the event Your age has been misstated, and the premium paid for insurance is less than the required premium for coverage at the correct age benefits will be paid in direct proportion of the actual premium paid to the required premium due.
TAGP-8AA

Sworn Statements: At Our expense, We have the right to have You examined under oath with respect to any claim documents submitted. We also have the right to require a sworn statement be submitted before any loss under the Policy is payable.
TAGPC-10AA

Assistance Provision: We and our contracted suppliers are not responsible for the availability, quality or results of any treatment or transportation, or failure of You to obtain treatment.
TAGP-9AA

UNIFORM PROVISIONS

Notice of Claim: Written notice of claim must be given to Us within 20 days after any loss covered by the Policy. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice should identify You and Your beneficiary, if applicable, and provide the identification number as stated on Your Confirmation of Coverage. Notice must be sent to Us at 4600 Witmer Industrial Estates-Suite 6, Niagara Falls, NY 14305, or given to Our agent.
TAUPC-1AA

Claim Forms: When We receive written notice of claim, We will furnish claim forms within 15 days. If We do not, You will be considered to have met the requirements for written proof of loss if We are sent written proof as described below. The proof must describe the occurrence, extent and nature of the loss.
TAUP-2AA

Written Proof of Loss: Written proof of loss must be given to Us within 90 days after the date of such loss. If it is not reasonably possible to give the proof within that time frame, the claim is not affected if the proof is given as soon as possible. Unless You are legally incapacitated, written proof must be given within one year of the time it is otherwise due.
TAUP-3AA

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.
TAUPC-4AA

Payment of Claims: Benefits for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at time of payment. If no such designation or provision is then effective, such benefit shall be payable to Your estate.

Any other accrued benefits unpaid at Your death may, at Our option, be paid either to such beneficiary or to such estate. All other benefits will be payable to You.

If any benefit of the Policy shall be payable to Your estate, or to You or Your beneficiary who is a minor or otherwise not competent to give a valid release, We may pay such benefit, up to an amount not exceeding \$1,000, to any relative by blood or connected to You by marriage or Your beneficiary who is deemed by Us to be equitably entitled thereto. Any payment made by Us in good faith pursuant to this provision shall fully discharge Us to the extent of such payment.

Subject to Your written direction, all or a portion of the benefits payable for any Hospital nursing, medical, or surgical services may, at Our option and unless You request otherwise in writing not later than the time of filing proofs of loss, be paid directly to the Hospital or person rendering such services; but is not required that the service be rendered by a particular Hospital or person.
TAUPC-5AA

No Benefit to Bailee: The Policy shall not benefit any Common Carrier or bailee.
TAUPC-6AA

Physical Examination and Autopsy: At Our expense, We have the right to have You examined as often as is reasonable while the claim is pending. We have the right to have an autopsy performed at Our expense, unless forbidden by law.
TAUP-7AA

Legal Actions: No legal action at law or in equity can be brought against Us until after 60 days after written proof of loss was given. No such action can be brought after 3 years after the date written proof of loss is required.
TAUP-8AA

Concealment and Misrepresentation: The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to the Policy has been concealed or misrepresented.
TAUPC-9AA

Other Insurance With Us: Insurance effective at any one time on You under a like policy with Us, is limited to one such policy as elected by You, Your beneficiary or Your estate. We will then return all premium paid (less claims paid) for all other such policies.

TAUP-10AA

Coverage/Recovery From Other Sources: Unless stipulated otherwise, if benefits are payable under the Policy and coverage is available from any other source, coverage under the Policy is supplemental to coverage or recovery available from any other source.

TAUPC-11AA

Insurance With Other Insurers: If You have other valid coverage, not with Us, which:

- 1) provides benefits for the same loss on a “per service” or an “expense incurred” basis; and
- 2) have not been given written notice prior to the time the loss occurred of the existence of such coverage; then

Our only liability under any “expense incurred” coverage provision of Our Policy shall be for:

- 1) such proportion of the loss as the amount which would otherwise have been payable under Our Policy; and
- 2) the total of the like amounts under all such other valid coverages for the same loss of which We had notice bears to the total like amount under all valid expense incurred coverages under Our Policy for such loss; and
- 3) the return of such portion of the premiums paid as shall exceed the pro rata portion for the amount so determined under Our Policy.

For the purpose of applying this provision when other coverage is on a “per service” basis, the “like amount” of such other coverage shall be taken as the amount which the services rendered would have cost in the absence of such other valid coverage.

TAUP-12AA

STATE EXCEPTIONS

DISTRICT OF COLUMBIA

Changes applicable to residents of the District of Columbia:

Medically Necessary means an Emergency treatment, service or supply that is:

- 1) recommended by the local attending Physician;
- 2) performed under the Physician’s care, or supervision; and
- 3) determined by Us to be:
 - a) consistent with generally accepted medical practice for the Injury or Sickness;
 - b) could not have been omitted without adversely affecting Your condition or quality of medical care;
 - c) is delivered at the most appropriate level of care, and not primarily for the sake of convenience; and
 - d) is not considered experimental unless coverage for experimental service or supply is required by law.

The fact that a Physician may prescribe, authorize or direct a service does not of itself make it Medically Necessary or covered by the Policy.

TADEF-18AA-08

Pre-existing Condition means a condition occurring during the 60 day period immediately prior to Your Effective Date:

- 1) for which medical advice, care or treatment was received or recommended by a Physician regardless of whether or not a diagnosis was made and;
- 2) which produced symptoms or whose onset or manifestation occurred during such 60 day period. Such symptoms must have been significant enough to establish manifestation or onset which would have:
 - a) caused a person to seek diagnosis or treatment; or,
 - b) enabled a Physician to diagnose such illness, disease, injury or other condition.

A Pre-existing Condition does not include any condition which is solely controlled through the taking of prescription medication and which has remained stable or controlled without any adjustment or change in the required prescription throughout the 60 day period immediately prior to Your Effective Date.

TADEF-22BA-08

FLORIDA

Changes applicable to residents of Florida:

Notice to Florida Residents: The benefits of the Policy providing Your coverage are governed by the law of a state other than Florida.

TAC-1AA-09

MISSISSIPPI

Changes applicable to residents of Mississippi:

Under **UNIFORM PROVISIONS**

Time of Payment of Claims:

For Property and Casualty Benefits: Benefits payable under the Policy for any loss will be paid immediately upon receipt of due written proof of such loss.

For Accident and Health Benefits: Benefits payable under the Policy for any loss will be paid:

- 1) within 25 days after receipt of due written proof of such loss when such written proof:
 - a) constitutes a clean claim; and
 - b) is submitted electronically; or
- 2) within 35 days after receipt of due written proof of loss when such written proof:
 - a) constitutes a clean claim; and
 - b) is submitted in paper format.

Benefits due under the Policy are overdue if not paid within 25 or 35 days, as applicable, after We receive a clean claim containing the necessary medical and other information essential to adjudicate the claim according to the provisions of the Policy. A “clean claim” means a claim We receive which requires no further information, adjustment or alteration by the provider of the services or the Insured in order for Us to process and pay such claim. A claim is considered clean if it has no defect or impropriety, including any lack of substantiating documentation, or particular circumstance requiring special treatment that prevents timely payment from being made. A clean claim includes resubmitted claims with previously identified deficiencies corrected.

A “clean claim” does not include any of the following:

- 1) A duplicate claim where the original and the duplicate claim is filed within 30 days of each other;
- 2) Claims which are submitted fraudulently or that are based upon material misrepresentations;
- 3) Claims that require information essential for Us to administer the provisions of the Policy; or

- 4) Claims submitted by a provider more than 30 days after the date of service. If the provider does not submit the claim on behalf of the Insured, then a claim is not considered clean when submitted more than 30 days after the date of billing to Insured.

No later than 25 days after the date We actually receive an electronic claim, or no later than 35 days after the date We actually receive a claim submitted in paper format, will We pay the appropriate benefit in full, or any portion of the claim that is clean. We will notify the provider (where the claim is owed to the provider) or the Insured (where the claim is owed to the Insured) of the reasons why the claim or portion thereof is not clean and will not be paid and what substantiating documentation and information is required to adjudicate the claim as clean.

Any claim or portion thereof submitted with the supporting documentation and information requested by Us will be paid within 20 days after the date of receipt.

For the purposes of this provision, the term “pay” means that We will either send cash or a cash equivalent by United States mail, or send cash equivalent by other means such as electronic transfer, in full satisfaction of the appropriate benefit due the provider (where the claim is owed to the provider) or the Insured (where the claim is owed to the Insured).

To calculate the extent to which any benefits are overdue, payment will be treated as made on the date a draft or other valid instrument was placed in a properly addressed, postpaid envelope and put in the United States mail to the last known address of the provider (where the claim is owed to the provider) or the Insured (where the claim is owed to the Insured) or, if not so posted or not sent by United States mail, on the date of delivery of payment to the provider or the Insured.

If the claim is not denied for valid and proper reasons by the end of the applicable time period prescribed in this provision, We must pay the provider (where the claim is owed to the provider) or the Insured (where the claim is owed to the Insured) interest on the accrued benefits at the rate of 1½ % per month accruing from the day after payment was due on the amount of benefits that remain unpaid until the claim is finally settled or adjudicated. Whenever interest due pursuant to this provision is less than One Dollar, such amount will be credited to the account of the person or entity to whom such account is owed.

In the event We fail to pay benefits when due, the person entitled to such benefits may bring action to recover such benefits, and interest which may accrue as provided in this provision and any other damages as may be allowable by law.
TAUPC-5AA-23

Physical Examination: At Our expense, We have the right to have You examined as often as is reasonable while the claim is pending.
TAUP-7AA-23

MISSOURI

Changes applicable to residents of Missouri:

General Exclusions and Limitations “1)” is replaced with: 1A) suicide, attempted suicide, or any intentionally self inflicted Injury while sane;
XLPA-1AA-24

Under **Uniform Provisions:**

Written Proof of Loss: Written proof of loss must be given to Us within 90 days after the date of such loss. If it is not reasonably possible to give the proof within that time frame, the claim is not affected if the proof is given as soon as possible. Unless You are legally incapacitated, written proof must be given within one year of the time it is otherwise due. No claim will be denied for failure to report a loss within the time specified unless this failure operates to prejudice Our rights.
TAUP-3AA-24

Legal Actions: No legal action at law or in equity can be brought against Us until after 60 days after written proof of loss was given. No such action can be brought after 10 years after the date written proof of loss is required. This 10-year period is extended from the date proof of loss is filed and the date the claim is denied in whole or in part.
TAUP-8AA-24

OKLAHOMA

Changes applicable to residents of Oklahoma:

General Exclusions and Limitations “15)” is replaced with 15A) participating as a member of a team in an interscholastic sporting competition;
XLPA-17AA-35

SOUTH CAROLINA

Changes applicable to residents of South Carolina:

Under **“Your Coverage Period”**

“Automatic Extension of Coverage” is replaced with: In the event a trip delay, affecting a Common Carrier on which You are or You were scheduled to travel, results in Your Covered Trip being prolonged beyond Your Scheduled Return Date, We will automatically extend coverage under the Policy for an additional 3 days. In addition, if You are hospitalized due to an injury or sickness, We will automatically extend coverage for the period of hospital confinement for You and one covered Traveling Companion, and for an additional 5 days following Your release.

This automatic extension of coverage is provided as long as:

- 1) any trip delay was beyond the control of any person covered under the Policy;
- 2) You were originally scheduled to arrive at Your Point of Origin within the coverage period;
- 3) Your Covered Trip was ultimately completed within a reasonable period of time; and
- 4) coverage under the Policy was in force at the time of the trip delay or Your hospitalization.

The automatic extension of coverage will not be subject to the payment of any additional premium.
TAAEC-1AA-39

Under **“Your Duties in the event of Trip Cancellation or Trip Interruption”**, item “6) detailed medical documentation if the trip cancellation or trip interruption was caused by or resulted from a serious Injury or serious Sickness” is not applicable.
TADCI-1AA-39

Under **GENERAL PROVISIONS**

Property & Casualty:

Medical Records is not applicable.

Under **UNIFORM PROVISION**

Property & Casualty:

Payment of Claims: All benefits will be payable to You. Any accrued benefits unpaid at Your death may, at Our option, be paid either to Your beneficiary or to Your estate.

If any benefit of the Policy shall be payable to Your estate, or to You or Your beneficiary who is a minor or otherwise not competent to give a valid release, We may pay such benefit, up to an amount not exceeding \$1,000, to any relative by blood or connected to You by marriage or Your beneficiary who is deemed by Us to be equitably entitled thereto. Any payment made by Us in good faith pursuant to this provision shall fully discharge Us to the extent of such payment.
TAUPC-5AA-39

Physical Examination and Autopsy and Insurance With Other Insurers is not applicable to Property & Casualty.

Under **UNIFORM PROVISION Travel Accident & Health:**

Physical Examination and Autopsy: At Our expense, We have the right to have You examined as often as is reasonable while the claim is pending. We have the right to have an autopsy performed at the Our expense, unless forbidden by law. Such autopsy will be performed in the state of South Carolina.
TAUP-7AA-39

Legal Actions: No legal action at law or in equity can be brought against Us until after 60 days after written proof of loss was given. No such action can be brought after 6 years after the date written proof of loss is required.
TAUP-8AA-39

VERMONT

Changes applicable to residents of Vermont:

Accident means a sudden, unexpected, specific and abrupt event. Such event must occur by chance at an identifiable time and place while coverage is in force. Any loss caused by, or resulting from a sickness or disease is not an Accident.
TADEF-1AA-44

Family Member means: legal spouse or common-law spouse (where legal), or a person with whom You have a civil union as defined under Vermont law, legal guardian, legal ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent

(includes in-law), great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, nephew or Key Person provided such Family Member resides in the United States, Canada or Mexico.
TADEF-10AA-44

Injury means bodily injury caused by an Accident. The injury must: 1) occur while Your coverage is in force; 2) result, directly and independently of any disease or bodily infirmity; and 3) be certified by a local attending Physician.
TADEF-12AA-44

Key Person means 1) an employed caregiver of Your legal dependent; or 2) a person to whom You are not married and with whom You have cohabited for 12 continuous months or a person with whom You have a civil union as defined under Vermont law.
TADEF-14AA-44

Physician means a medical doctor who is: 1) practicing within the scope of his or her license; and 2) recognized as a physician in the place where medical services are rendered. Physician does not include You, a Traveling Companion or a Family Member.
TADEF-20AA-44

Under **EMERGENCY MEDICAL BENEFITS Conditions for Emergency Medical Benefits** item "1)" is changed to read:

1) You, or someone acting on Your behalf, must immediately contact the travel assistance company at the telephone number listed on Your Confirmation of Coverage. We can locate the nearest and most appropriate medical resource. We can also arrange direct payment to the medical provider, where possible. Advance payment, up to a maximum of \$5,000, will be made to a Hospital if needed to secure Your admission. Contact must be made within 24 hours after a life or organ-threatening Emergency.
TAMEC-1AA-44

General Exclusions and Limitations "1)" is replaced with: 1) Your suicide, attempted suicide, or any intentionally self inflicted Injury;
XLPA-1AA-44

General Exclusions and Limitations "3)" is replaced with: 3) service in the Armed Forces or units auxiliary thereto. If coverage under the Policy is denied as a result of the application of this exclusion, upon Your

written request, We will refund the pro-rata portion of any unearned premium paid;
XLPA-3AA-44

General Exclusions and Limitations "5)" is replaced by 5) treatment for alcohol or drug addiction;
XLPA-6AA-44

General Exclusions and Limitations "8)" mental or emotional disorders unless hospitalized for 3 or more consecutive days after Your Effective Date;
XLPA-9AA" – is deleted.

General Exclusions and Limitations "13)" is replaced with: 13) riding, driving or participating in races, or speed or endurance contests (Property and Casualty Only);
XLPA-15AA-44

General Exclusions and Limitations "14)" to "20)" inclusive are applicable only to Property and Casualty Benefits.

TRAVEL ASSISTANCE & CONCIERGE SERVICES

All of the following services are included with your Traveler Protection Plan. There are charges associated with some services. Reimbursement to the assistance company is the responsibility of the Insured. For a list of phone numbers to access these services, please refer to your Confirmation of Coverage.

MEDICAL ASSISTANCE

1. Worldwide multi-lingual medical and dental referrals. If You need care from a Physician, dentist or medical facility while You are travelling, We can help You find one.
2. Advance payment to Hospital. We will provide advance payment to a Hospital if it is required to secure Your admission for a covered Sickness or Injury
3. Monitoring of treatment. If You are hospitalized, Our medical staff will stay in contact with You and the Physician caring for You. We can also notify Your family and Your doctor back home of Your Sickness or Injury and update them on Your status.
4. Transfer of insurance information to medical providers. If You require medical treatment for an Injury or Sickness, We will provide the emergency medical providers with any coverage information that they require.
5. Vaccine and blood transfers. If required, We will coordinate the transfer of required blood or vaccine to You.
6. Dispatch of doctors and specialists. If You need the care of a Physician or specialist, We will coordinate the appropriate dispatch.
7. Prescription assistance. If You have lost, misplaced or forgotten Your prescription medication, We will assist You in contacting Your doctor and obtaining a replacement supply.
8. Replacement corrective eyeglasses and medical devices. If You have lost, misplaced or forgotten Your corrective eyeglasses or medical devices, We will assist You in obtaining a replacement.
9. Transfer of medical records. If and when required for Emergency treatment, We will coordinate the transfer of medical records and related information to the treating Physician.

10. Continuous updates to family, employer and home Physician. If You are hospitalized, We will provide appropriate medical condition updates to Your family, employer and/or personal doctor.
11. Hotel arrangements for convalescence. If You are hospitalized, We will make necessary hotel and related accommodation arrangements for You and/or Your family travelling with You or Your Traveling Companion before, during and after Your hospitalization.

MEDICAL EVACUATION & REPATRIATION SERVICES

All evacuation and repatriation services must be pre-approved and arranged by Us.

1. Emergency medical evacuations. If Our medical team and the local Physician caring for You agree that the local care facility cannot treat Your Sickness or Injury, We will provide transport and any necessary accompaniment to transfer You to the nearest appropriate facility.
2. Transportation of someone to join You if You are hospitalized. If You are hospitalized for an Emergency Sickness or Injury, We will arrange for the economy class round-trip ticket to bring a friend or Family Member to You if You are alone and a doctor recommends that someone travel to join You.
3. Return of dependent children. If You are confined to Hospital for more than 7 consecutive days, We will arrange for the one way fare to return home Your children who have accompanied You on Your covered Trip. We will also provide an escort if these children are under 18 years of age.
4. Transportation after stabilization. Once You are medically stable to return home, We will arrange for the cost of a one way fare to get You home (less any refunds from Your unused return trip tickets).
5. Repatriation of mortal remains. We will pay the cost of reasonable and necessary services to transport Your remains to Your place of residence. We can coordinate between sending and receiving funeral homes.

LEGAL ASSISTANCE

1. Transfer of funds. If Your cash is lost or stolen or if You need extra money to pay for unexpected expenses, We can arrange to transfer funds from Your family or friends.
2. Legal and bail referrals. We can help You find local legal advice or a bail bondsman while travelling.

TRAVEL & DOCUMENT ASSISTANCE

1. Replacement of lost or stolen passport or other travel documents. 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.
2. Replacement of lost or stolen travel tickets. If Your tickets are lost or stolen, We can contact the airline or other carriers and help You with Your travel arrangements.
3. Assistance with lost or delayed baggage. If your baggage is lost, stolen, or delayed, We can contact the airline or other carriers and assist You with recovering Your baggage.

OTHER ASSISTANCE SERVICES

1. Emergency travel arrangements to return home. If You must interrupt Your Covered Trip and return home for an Emergency reason, We can contact the airline or other carriers and help You with Your travel arrangements.
2. Translation services. We will assist You in arranging for translation services or referral of the same.
3. Urgent message transmittals. We can help You get an urgent message to someone back home to Your family, employer or personal doctor and confirm that We were able to reach the person You asked us to contact.
4. Vehicle return. If You are not physically able to do so due to an Injury or Sickness, We will arrange for the return of Your vehicle to the rental agency or to Your permanent residence.

CONCIERGE SERVICES

This coverage provides the benefit of after departure personal and convenience services. One call from any destination and our dedicated specialized staff will provide:

1. location information about news, weather, shopping, museums, seasonal activities and event planning;
2. sightseeing tours and tour guide information and reservation;
3. hotel, airline, car rental and rail information and reservations;
4. dining information and reservations;
5. flower and gift delivery;
6. golf course information and reservations;
7. personal trainers and spa and fitness centre information and reservations;
8. yacht and fishing charters information and reservations;
9. ordering theatre, concert, movie and sporting event tickets;
10. nightlife recommendations;
11. world news and share prices.

Through their extensive online resources and expertise, the emergency assistance provider can make exceptional recommendations to fulfill Your needs. Access is available 24 hours a day, 365 days per year. The Insured is responsible for any related charges.

WHAT HAPPENS WHEN YOU CALL FOR ASSISTANCE

- You will be referred to the most appropriate service provider for Your situation.
- We will confirm that a Policy has been issued.
- Prior to receiving all relevant medical information, We will handle Your Emergency assuming You are eligible for benefits under this Policy. If it is later determined that a Policy exclusion applies to Your claim, You will be required to reimburse Us for any payments We have made on Your behalf
- You will be reminded that any services rendered are subject to the terms and conditions of this Policy. If it is later determined that a Policy exclusion applies to Your claim, You will be required to reimburse Us for any payments We have made on Your behalf.
- Where a claim is payable We will arrange, to the extent possible, to have any medical expenses billed directly to Us.

WHAT TO DO WHEN YOU NEED ASSISTANCE

Have Your policy number or Confirmation of Coverage with You at all times.

- When on the cruise ship, seek the cruise ship's doctor and provide the assistance information.
- When on land, contact Our assistance provider. Access is available 24 hours per day, 365 days per year at the telephone number listed on your Confirmation of Coverage or email them at assistance@oldrepublicgroup.com

When contacting Our assistance provider, please provide Your name, Your policy number, Your location and the nature of the Emergency.

LIMITATION ON EMERGENCY ASSISTANCE PROVIDER SERVICES

We and/or the emergency assistance provider reserve the right to suspend, curtail or limit services in any area or country in the event of:

- rebellion, riot, military uprising, war; or
- labour disturbances, strikes; or
- nuclear Accidents, acts of God, or refusal by the authorities in the country where assistance is required, to permit the delivery of such services.

The emergency assistance provider will use its best efforts to provide the required services during any such occurrence.

The emergency assistance provider's obligation to provide services described in this Policy is subject to the terms, conditions, limitations and exclusions set out in this Policy. The medical professional(s) suggested or designated by Us or the emergency assistance provider to provide services according to the benefits and terms of this Policy are not Our employees or of the emergency assistance provider. Therefore, neither We nor the emergency assistance provider shall be held responsible or liable for any negligence or other acts or omissions on their part, nor for the availability, quality, quantity or results of any medical treatment or service You may receive or Your failure to obtain or receive any medical treatment or service.

Questions? Call
1-888-322-6776



Insurance Services