

Abercrombie & Kent

PASSENGER TRAVEL
PROTECTION PROGRAM

FOR PLAN INQUIRIES OR INFORMATION
ON FILING A CLAIM PLEASE CONTACT
THE PLAN ADMINISTRATOR AT

Travel Guard
1145 Clark Street
Stevens Point, WI 54481

Continental USA 866 807 7257
International (Collect) 715 295 5452

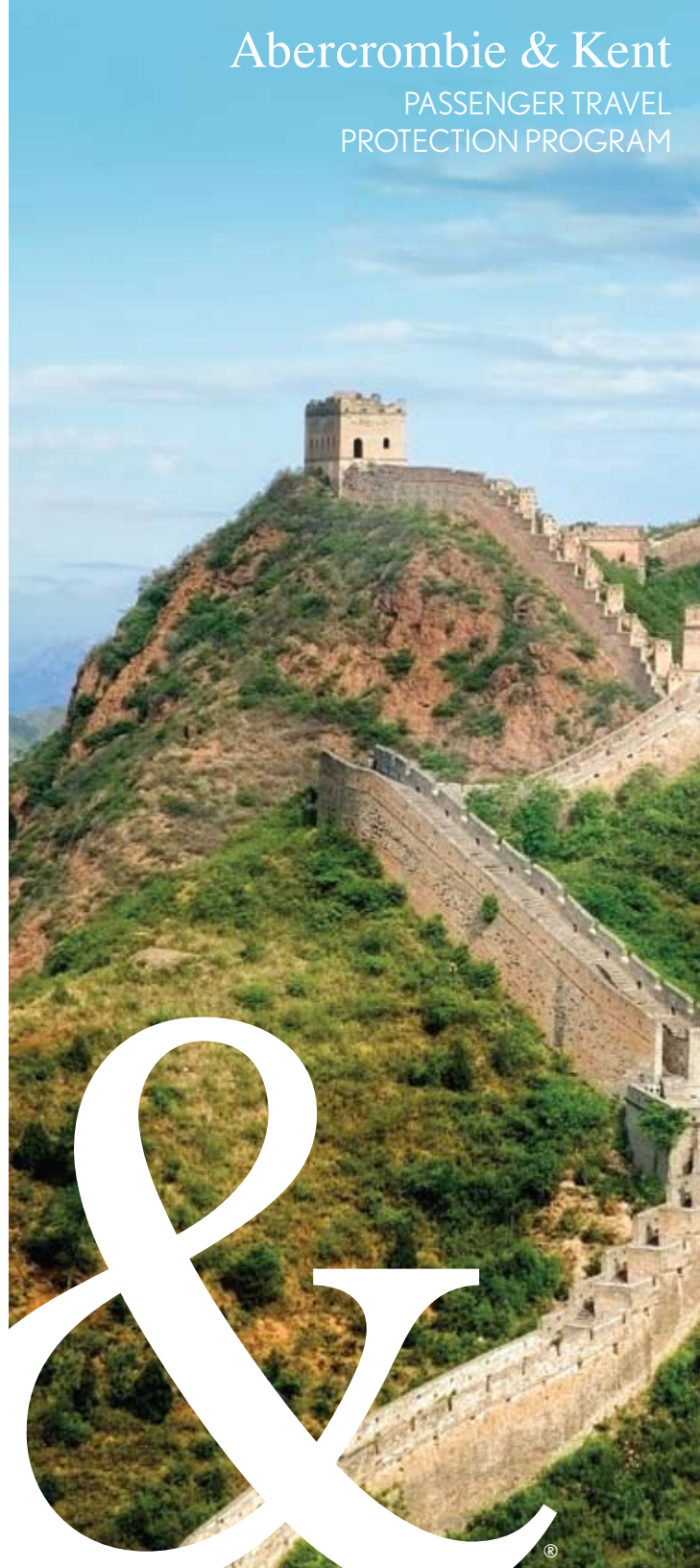
Plan is designed by Travel Guard.



PRODUCT #007864 6/08.

Abercrombie & Kent

California Seller of Travel Registration # 2007274-20 Printed 05/09



A Message to Passengers

Abercrombie & Kent is pleased to offer its passengers the finest in travel insurance programs. This competitively priced travel insurance and assistance program was designed especially for our discriminating clientele.

Underwritten by the National Union Fire Insurance Company with assistance services provided by Travel Guard Assist, this program provides a wide variety of coverage including trip cancellation or interruption due to unforeseen non-pre-existing medical reasons as well as other covered reasons outlined in the Description of Coverage; overseas accident and medical coverage, including emergency evacuation; baggage coverage; and 24-hour emergency assistance services anywhere in the world. The program offers an option to waive the pre-existing condition exclusion if purchased with trip deposit.

Abercrombie & Kent's passengers are urged to make sure that they have adequate medical, baggage and emergency evacuation coverage whenever they travel overseas, even if they are not travelling with A&K or chose not to purchase its Passenger Travel Protection Program.

Passengers should consider purchasing A&K's Passenger Travel Protection Program to:

1. **Provide coverage for non-refundable cancellation charges that might occur as a result of a medical situation or other unforeseen events (as stated in this Description of Coverage) that may force you to cancel.**

For example, the program will cover the non-refundable cancellation penalties that could result if a passenger is forced to cancel a trip due to his/her own unforeseen illness, that of a travelling companion, or a non-travelling family member.

2. **Provide reimbursement for the unused portion of your trip and the cost of a return flight home, should you have to end your vacation for covered reasons.**

A passenger who was forced to leave the tour early due to the covered illness of himself or his travelling companion will be reimbursed by the program on a pro-rated basis for the unused portion of his trip. Furthermore, if his existing air ticket cannot be used or is not sufficient to get him home, the program will reimburse him for the cost of an economy-class ticket.

3. **Furnish medical coverage overseas. Many group medical plans, as well as Medicare, often do not provide coverage while you are travelling outside North America. Many of the plans that do provide such coverage have large deductibles.**

Should a passenger become ill overseas, the program will reimburse him or her for the cost of necessary medical treatment. The A&K program allows an upgrade for primary medical coverage, but even if this option is not taken, the program will provide coverage should his/her own health plan refuse coverage or have a deductible. This coverage includes medical treatment and medicine.

4. **Obtain emergency evacuation and access to other assistance services that are generally not covered or provided by standard insurance policies. There is an option to upgrade this coverage for higher amounts if passengers are travelling to remote locations where the limits for evacuation coverage are not considered high enough.**
5. **Ease worries. Passengers should never leave the country without a number they can call to help them with such things as lost documents, stolen credit cards, emergency medical payments, etc.**
6. **Provide baggage coverage against loss or damage to your luggage. An option is available to provide primary coverage for the Baggage and Personal Effects benefit, but even if this option is not taken, the program will provide coverage should your own homeowner's policy not offer such coverage or have high deductibles. This plan helps fill the gaps.**
7. **Secure all of these coverages by paying one attractive price along with your tour payment. This insurance plan cost is based on the A&K tour price.**

For information regarding coverage, please call the A&K Helpline at Travel Guard on 866 807 7257.

Coverage with Travel Guard is effective on the date Abercrombie & Kent International, Inc. receives your plan payment. Your cancelled check or processed credit card charge is your confirmation notice. Please keep this document as your record of coverage. No further confirmation will be sent.

Following is the schedule of the coverages and services included in Abercrombie & Kent's Passenger Insurance Program, followed by the detailed description of the terms and conditions of each benefit.

Notice to State of Washington Residents

This is not your insurance policy. To obtain our state-specific insurance policy, visit insureamerica.com, or call 715 346 0860.

DESCRIPTION OF COVERAGE

for Abercrombie & Kent Program

SCHEDULE OF COVERAGES & SERVICES	MAXIMUM BENEFITS PER PERSON
Part A – Travel Coverage	
Trip Cancellation	\$25,000
Trip Interruption	\$25,000
Termination of Employment**	\$25,000
Trip Delay	\$1,000 (\$100/day)
Missed Connection	\$500 (\$100/day)
Part B – Medical Coverage	
Medical Expense	\$25,000
Optional primary medical upgrade	\$35 per person
Emergency Medical Transportation	
Repatriation of Remains*	\$50,000
Part C – Baggage Coverage	
Baggage and Personal Effects	\$2,000
Baggage Delay	\$1,000 (\$100/day)
Optional primary baggage upgrade	\$20 per person
Part D – Travel Accident Coverage	
Accidental Death & Dismemberment	\$25,000

The following services will be annual benefits:

Travel Guard Assist
Livetravel Assistance
Concierge Services

Pre-Existing Medical Condition Exclusion Waiver

If insurance is purchased with initial Trip payment, the Pre-Existing Medical Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. The Insured must be medically able to travel when you pay your plan cost. In the event a claim is filed, the Injury or illness must be substantiated to our Claims Department.

Important — Exclusions apply to certain medical conditions.

For coverage questions or to request a claim form, call toll-free 866 807 7257. For emergency help while on your trip, see the information and phone numbers on the reverse side.

* Emergency Evacuation and Repatriation of Remains cover may be upgraded to provide cover at the following enhanced levels:

<u>Maximum Coverage</u>	<u>Upgrade Cost</u>
\$100,000	\$39
\$300,000	\$59

** Termination of Employment coverage is included if insured or travelling companion has been an employee with the same employer for more than five years. If the Insured or travelling companion has been with the same employer for more than three years but less than five years, an extra premium of 0.1% of Trip cost is applicable.

PLEASE READ THIS DOCUMENT CAREFULLY!

Blanket Travel Accident Insurance

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

Insurance Coverage

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Part A: TRAVEL COVERAGE

Insurer will pay benefits to the Maximum Amount shown on the Schedule of Benefits in the event the Insured is prevented from taking his/her trip because:

- Sickness, injury, or death of an Insured, Immediate Family Member, Travelling Companion or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be cancelled or interrupted;
- The Insured being: subpoenaed, summoned for jury duty, quarantined, has a principal residence made uninhabitable by fire, flood, or similar Natural Disaster;
- The Insured or a Travelling Companion has a documented traffic accident while en route to departure or is hijacked.

This coverage does not cover loss caused by carrier-caused delays; inclement weather; changes in plans by the Insured, an Immediate Family Member, or Travelling Companion, for any reason; financial circumstances of the Insured, an Immediate Family Member, or a Travelling Companion; Any business or contractual obligations of the Insured, an Immediate Family Member, or a Travelling Companion; default, cancellations, or

changes, by the airline, tour operator, or supplier of travel-related services or lodging; any government regulation or prohibition; strike; a loss, injury or sickness occurring on or before the Insured's coverage effective date.

Trip Cancellation: The Insurer will reimburse the Insured for non-refundable cancellation charges imposed by the tour operator and/or airfare cancellation charges. The Insurer will reimburse the Insured for the additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Travelling Companion's trip is cancelled due to reasons shown at the beginning of this section, and the Insured's trip is not cancelled.

Trip Interruption: The Insurer will reimburse the Insured for unused, nonrefundable travel arrangements prepaid to the tour operator and/or the airfare paid, less the value of applied credit from an unused return travel ticket to return home or rejoin the original land/sea arrangements (limited to the cost of one-way business class or first class, if the Insured's original tickets were business or first class, by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets).

Special Conditions: The Insured must advise the tour operator as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged if the Insured notified the tour operator of his/her cancellation as soon as reasonably possible.

Trip Delay: The Insurer will reimburse the Insured up to the maximum amount shown on the Schedule of Benefits, if the Insured's Trip is delayed for 12 hours or more. Trip delay must be caused by reasons listed under Trip Cancellation & Interruption or due to Inclement Weather, Strike or other job action, or equipment failure of a Common Carrier. The Insurer will reimburse for reasonable additional expenses until travel becomes possible or a one-way economy airfare ticket from the point where the Insured left the Trip to a destination where the Insured can rejoin the Trip. This benefit is payable for only one delay per Insured, per Trip.

Missed Connection: The Insurer will reimburse this benefit up to the maximum limit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of all regularly scheduled airline flights for three or more hours to your point of departure. You can collect up to \$500 for additional transportation costs to join the Trip (must be same class as original tickets purchased). Reasonable accommodations and meals, and/or the non-refundable, unused portion of the prepaid expenses as

long as the expense is supported by a proof of purchase and is not reimbursable by another source. Common Carrier must certify the delay of the regularly scheduled airline flight.

Termination of Employment: The Insurer will reimburse the insured for non-refundable cancellation charges imposed by the tour operator and/or airfare cancellation charges if the Insured or Travelling Companion is involuntarily terminated or laid off from full time employment through no fault of their own. Termination or lay off must occur more than 14 days after the effective date of coverage, and the Insured or Travelling Companion must have been an active employee for the same employer for at least five* years. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

* If the Insured or Travelling Companion has been an active employee with the same employer for more than three years but less than five years, this coverage is still applicable at an extra premium of 0.1% of Trip cost.

Part B - MEDICAL COVERAGE

Medical Expense Benefit: The Insurer will pay benefits up to the maximum amount shown on the Schedule of Benefits if the Insured incurs necessary covered medical expenses as a result of an Injury or Sickness. The Injury must occur and the Sickness must first manifest itself during the Trip. Initial treatment must be received during the Insured's Trip. All services, supplies, or treatment must be received within 52 weeks of the date of the accident or the onset of the Sickness.

Covered expenses are necessary services and supplies that are recommended by the attending Physician. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist (Injury only); charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration), x-ray examinations, or treatments and laboratory tests; ambulance service, drugs, medicines, and therapeutic services and supplies. The Insurer will not pay benefits in excess of the Reasonable and Customary Charges. The Insurer will not pay for hotel accommodations and extra living expenses for the Insured or the Insured's Travelling Companion incurred while being hospitalized or treated on an outpatient basis.

Emergency Medical Transportation: The Insurer will pay benefits for covered expenses up to the maximum amount shown on the Schedule of Benefits if any Injury or emergency sickness commencing during the tour results in the Insured's

necessary emergency evacuation. An emergency evacuation must be ordered by a legally licensed Physician who certifies that the severity of the Insured's Injury or Sickness warrants an emergency evacuation.

Emergency Evacuation means:

The Insured's medical condition warrants immediate transportation from the place where he/she is injured or sick to the nearest Hospital where adequate medical treatment can be obtained. Travel Guard Assist will arrange:

- (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the Insured's Physician determines that adequate medical treatment is not locally available;
- (b) Reasonable and Customary Charges for escort expenses required by the Insured, if the Insured is disabled during a Trip and an escort is recommended, in writing, by a Physician;
- (c) Reasonable and Customary Charges for services for transportation of the Insured's remains to his/her place of residence if he/she dies during a Trip.

Services must be provided by a provider designated by the Insurer. Timely notification by the Insured to the Insurer's designated provider is required, with regard to emergency evacuation. Covered expenses are Reasonable and Customary Charges, up to the maximum amount shown on the Schedule of Benefits, for transportation, medical services and medical supplies necessarily incurred in connection with the Insured's Emergency Evacuation. All transportation arrangements made for the Insured's evacuation must be by the most direct and economical route possible. Expenses for special transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting the Insured; AND (c) must be verified and approved in advance by Travel Guard Assist. Transportation means any land, water or air conveyance required to transport the Insured during an emergency evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles. The Insurer will not cover any expenses provided by another party at no cost to the Insured or already included in the cost of the tour.

Part C - BAGGAGE COVERAGE

Baggage and Personal Effects: The Insurer will reimburse the Insured up to the maximum amount shown on the Schedule of Benefits for loss, theft, or damage to Baggage and personal effects during the Trip. The Insurer will pay the least of the following: original cash value of the item less depreciation as

determined by the Insurer; or cost of repair or replacement (limit per articles: \$500). If receipts are not provided, benefits may be reduced. All items over \$150 must be accompanied by an original receipt. There will be a combined maximum limit of \$750 for the following: jewelry, watches; articles consisting in whole or in part of silver, gold or platinum; furs and articles trimmed with or made mostly of fur.

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

Part D - TRAVEL ACCIDENT COVERAGE

Accidental Death and Dismemberment: The Insurer will pay this benefit up to the maximum amount shown on the Schedule of Benefits if:

- (a) the Insured is Injured in an accident that happens while he or she is on a Trip and covered under the Policy; and
- (b) he or she suffers one of the losses listed below within 180 days of the accident.

The percentage payable is shown below:

LOSS	PERCENTAGE OF MAXIMUM AMOUNT PAYABLE
Life	100%
Both hands or feet, or sight of both eyes	100%
One hand and one foot	100%
One hand or one foot and sight of one eye	100%
One hand	50%
One foot	50%
Sight of one eye	50%
Thumb and index finger of same hand	25%

If the Insured suffers more than one loss from an accident, the Insurer will pay only for the loss with the larger benefit. The Insurer will not pay more than 100% of the maximum amount for all losses due to the same accident.

Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight. Thumb and index finger means actual severance through or above the joint that meets the hand at the palm.

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

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

PRE-EXISTING CONDITIONS

The Insurer will not pay under Trip Cancellation and Interruption, Trip Delay, Medical Expense, and Emergency Medical Transportation any claims arising from any Injury, Sickness, or other condition of the Insured, a Travelling Companion, or an Immediate Family Member which: (a) first manifests itself, worsened, became acute or had symptoms causing a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment or treatment that was recommended by a Physician; within the 60-day period before the Insured's Trip cancellation coverage began under this insurance plan.

If the Insured has any questions concerning this exclusion, he or she may call Travel Guard at 866 807 7257 for further clarification.

EXCLUSIONS

The following exclusions apply to Parts A, B, and D. This plan does not cover any loss caused by or resulting from:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries, or any attempt at intentionally self-inflicted Injury by the Insured, Immediate Family Member, Travelling Companion or Business Partner;
3. War or any act of war whether declared or not; civil disturbance or insurrection; civil disorder or riot;

4. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned plan cost for any period for which the Insured is not covered due to his or her active duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded);
5. Riding as a pilot, crew member or student pilot on any aircraft or device for aerial navigation; participation in any professional, semi-professional, or inter-scholastic team sports, participation in contests of speed, motor sports or motor racing, including training or practice for the same;
6. Being under the influence of drugs or intoxicants unless prescribed by a Physician;
7. Any unlawful acts committed by the Insured, Immediate Family Member or Travelling Companion, whether insured or not (not applicable to FL residents);
8. Skydiving, scuba or deep sea diving; snowskiing; hang gliding; parachuting;
9. Dental treatment except as a result of Injury to sound natural teeth (limited to emergency treatment during the Trip);
10. Pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy;
11. Mental, psychological or nervous disorders including, but not limited to anxiety, depression, neurosis or psychosis;
12. Loss or damage caused by detention, confiscation or destruction by customs; if the Insured's tickets do not contain specific travel dates (open tickets);
13. Elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury;
14. Experimental or Investigative treatment or procedures;
15. An Injury or Sickness that occurs at a time when this coverage is not in effect;

The following exclusions apply to Baggage and Personal Effects Coverage only in Part C:

ANY LOSS OR DAMAGE TO: Animals; automobiles or automobile equipment; boats; motors; motorcycles; other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier); household furniture; prosthetic limbs, false (artificial) teeth, dental bridges, any type of eyeglasses, sunglasses or contact lenses; hearing aids; keys, money, stamps, stocks, bonds, notes or securities accounts, bills, currency, deeds, postal or money orders, food stamps or other evidence of debt, credit cards; tickets except for administrative fees required to reissue tickets or documents and valuable papers; sporting equipment if loss or damage results from the use thereof.

ANY LOSS CAUSED BY OR RESULTING FROM: War or any act of war, whether declared or undeclared civil commotion, riot or insurrection; any unlawful acts, committed by the Insured, Immediate Family Member, or a Travelling Companion, whether insured or not; loss or damage caused by detention, confiscation or destruction by customs; wear and tear or gradual deterioration; natural defect or damage sustained due to any process or repair; defective materials or craftsmanship; animals, rodents, insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government or public authority; radioactive contamination; mysterious disappearance; sporting equipment damaged while being used; or breakage of brittle or fragile articles, cameras, camera equipment and accessories, musical instruments, radios and similar property.

EXCESS INSURANCE PROVISION

The policy does not provide duplicate payments and is therefore secondary, if there are other sources of reimbursement available as follows:

THE INSURANCE PROVIDED UNDER LOSS OF BAGGAGE AND PERSONAL EFFECTS, BAGGAGE DELAY, MEDICAL EXPENSE, AND EMERGENCY MEDICAL TRANSPORTATION SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INSURANCE OR INDEMNITY AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.

These provisions are not applicable if upgrades as noted in Schedule of Coverages & Services in Part B and/or Part C are purchased.

DEFINITIONS

1. **“Baggage”** means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.
2. **“Business Partner”** means an individual who: (a) is involved with the Insured or the Insured’s Travelling Companion in a legal partnership; and (b) is actively involved in the daily management of the business.
3. **“Common Carrier”** means any conveyance operated under a license for the transportation of passengers for hire.
4. **“Complication of Pregnancy”** means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy.

5. **“Contracted Departure Date”** means the date on which the Insured is originally scheduled to leave on his/her Trip.
6. **“Contracted Return Date”** means the date on which the Insured is originally scheduled to return from the Trip to the Return Destination.
7. **“Default”** means any failure of a provider of travel-related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.
8. **“Destination”** means the place where the Insured expects to travel on his/her Trip, as shown on the enrollment form.
9. **“Experimental or Investigative”** means treatment, a device or prescription medication that is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.
10. **“Hospital”** means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, a place for the aged, or military or veterans hospital.
11. **“Immediate Family Member”** means the Insured’s spouse, child, spouse’s child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian or legal ward.
12. **“Inclement Weather”** means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier.
13. **“Injury”** means a bodily Injury, caused by an accident occurring while the policy is in force as to the Insured whose injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by the policy. The injury must be verified by a Physician.
14. **“Insured”** means the person(s) named on the individual enrollment form and for whom the plan cost has been paid.
15. **“Insurer”** means National Union Fire Insurance Company of Pittsburgh, PA.
16. **“Medically Necessary”** means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice;

(3) is ordered by a Physician and performed under his or her care, supervision, or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers, or any other person.

17. **“Natural Disaster”** means a flood, hurricane, tornado, earthquake or blizzard that is due to natural causes.
18. **“Physician”** means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member, or Travelling Companion.
19. **“Reasonable Additional Expenses”** means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Delay and which are not provided by the Common Carrier or any other party free of charge.
20. **“Reasonable and Customary Charges”** means an expense that: (a) is charged for treatment, supplies, or medical services Medically Necessary to treat the Insured’s condition; (b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary Charges exceed the actual amount charged.
21. **“Return Destination”** means the place to which the Insured expects to return from his/her Trip.
22. **“Sickness”** means an illness or disease that is diagnosed or treated by a Physician.
23. **“Strike”** means a stoppage of work announced, organized, and sanctioned by a labor union and interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike are work slowdowns and sickouts.
24. **“Travelling Companion”** means persons who are booked to accompany the Insured during the Trip.
25. **“Trip”** means the period of time between the Contracted Departure Date and the Contracted Return Date for which prepaid travel arrangements are arranged by or purchased through the travel supplier. Home travel is primarily by Common Carrier and only incidentally by private conveyance.

CLAIMS PROCEDURE

NOTICE OF CLAIM: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Medical Expense), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard, PO Box 47, Stevens Point, Wisconsin 54481 (Tel: 866 807 7257). All claims of California residents will be administered by

Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC, in those states where it is licensed.

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

PAYMENT OF CLAIMS

WHEN PAID: Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

TO WHOM PAID: Benefits paid on account of an Insured’s death will be paid to: 1) to his/her spouse, if living; 2) if not, in equal shares to his/her living children; 3) if there are none, in equal shares to his/her living parents; 4) if there are none, in equal shares to his/her living brothers and sisters; 5) if there are none, to his/her estate. If a benefit is payable to the Insured’s estate, or to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$1,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person’s affairs. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured.

BENEFITS FOR MEDICAL EXPENSE/EMERGENCY MEDICAL TRANSPORTATION SERVICES: Claims may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

PROBLEMS WITH YOUR INSURANCE? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street, Stevens Point, WI 54481, or call 866 807 7257.

– Coverage is valid only if plan cost has been paid –
Product Number: 007864 6/08
In the event of a claim, please refer to
the above product number.

TRAVEL GUARD ASSIST

All services provided are not financial benefits. Any costs associated with services will be paid by the named Insured.

24-Hour Medical Assistance

24-Hour Medical Monitoring: Physicians monitor the Insured's condition by maintaining close contact with the attending Physicians, his/her family Physician, and Immediate Family Members.

Medical Evacuation: Arrangements for any and all means necessary to transport the Insured back home when Medically Necessary.

Emergency Medical Payments: If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard Assist will assist in arranging the advancement of funds to cover on-site medical expenses.

Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors travelling with the Insured to be flown home.

Family Visit: If the Insured is hospitalized for 10 or more days, Travel Guard Assist will arrange transportation for an Immediate Family Member or close friend to visit him/her.

Transportation of Mortal Remains: In the event of death while travelling, arrangements for the return of remains to the place of burial.

24-Hour Legal Assistance

In a legal emergency, referral to a local legal advisor and advance of funds for bail and legal fees.

24-Hour Travel Assistance

Travel Documents Assistance: Travel Guard Assist will help retrieve, report and reissue lost or stolen travel documents.

Emergency Cash Transfer: Travel Guard Assist will, whenever possible, coordinate with the Insured and a wire agency, in obtaining funds in local currency for medical or travel emergencies.

Emergency Message Center: Transmission of emergency messages to family and business associates.

Interpretation Services: Travel Guard Assist provides emergency language support or referral to the appropriate local services.

CONCIERGE SERVICES*

Restaurant Referrals and Reservations: Travel Guard Assist will supply a restaurant referral based on your needs and desires. Additionally, Travel Guard Assist will arrange for reservations at the recommended restaurant. Based on availability.

Ground Transportation: Travel Guard Assist will locate and arrange for a transportation service to pick you up and deliver you to your desired destination.

Event Ticketing: Travel Guard Assist will assist with the purchase of tickets to such events as sporting events, theatre, and concerts. Based on availability.

Tee Times and Course Recommendations: Travel Guard Assist will facilitate the reservation of tee times at available courses and recommend alternatives in case of a booked course. Based on availability.

Floral Services: Travel Guard Assist will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

*Non-insurance services are provided by Travel Guard Assist.

Make sure you call Travel Guard Assist (866 807 7257 or 715 295 5452) before you seek medical care while travelling. Where available, we can arrange direct payment to a member of our preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care and provide updates to your family and/or employer.

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

Continental USA 866 807 7257
International (Collect) 715 295 5452

We will coordinate your assistance needs
with the appropriate TGA Center.

Benefits are payable up to the amount of coverage in the insurance policy provided through Travel Guard. Failure to call Travel Guard Assist may invalidate any payments applicable on your claim. TGA shall not be responsible for the availability, quality or results of any medical treatment or the failure of the insured person to obtain medical treatment.

GENERAL PROVISIONS

Acts of Agents – No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on our behalf nor to alter, modify, or waive any of the provisions of the policy.

Autopsy – The Insurer at his or her own expense, may require an autopsy where permitted by law.

Concealment or Fraud – The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

Insurer's Recovery Rights – In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment. The provision does not apply in North Carolina.

Legal Actions – No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than three years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Payment of Plan Cost – Coverage is not effective unless all plan cost due has been paid to Travel Guard.

Termination of the Policy – Termination of the policy will not affect a claim for loss that occurs while the policy is in force.

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

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

Notice to Florida residents: The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.

Notice: Your homeowners policy, if any, may provide coverage for loss of personal effects provided by any Baggage/Personal Effects coverage provided by this policy. This insurance is not required in connection with the Insured's purchase of travel tickets.

The definition of "Hospital" applicable to residents of Florida is as follows: Hospital means a facility that: (1) is operated according to law for the care and treatment of injured people; (2) has organized facilities

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

The Legal Actions provision applicable to residents of Florida is as follows: No action at law or in equity may be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action may be brought after the expiration of five years after the time written proof of loss is required to be furnished.

For inquiries, information about coverage or for assistance in resolving complaints call: 866 807 7257.

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

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

TERM OF COVERAGE

Persons eligible for insurance under the policy are any traveler(s) who makes application for coverage and pays the plan cost by final trip payment providing they have not already departed on their Trip.

Effective Date: Trip cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverages will begin on the latest of: (a) the date and time the Insured starts this Trip; or (b) the scheduled Contracted Departure Date.

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