

Travel Protection provided exclusively for



Administered by



Quality Protection Worldwide

For Medical Assistance while traveling

Call Toll Free:

888-268-2824

(Within the United States and Canada)

or Call Collect:

603-328-1725

(From all other locations)

For questions or to report a claim, contact:

Travel Insured International, Inc.

P.O. Box 280568

East Hartford, CT 06128-0568

Customer Care & Claims

866-684-0218

Please contact Daman Nelson to report cancellation of travel plans first, prior to calling Travel Insured International to report your claim.

T- 2395WSS (7.10)

**DAMAN NELSON
TRAVEL PROTECTION PLAN
T-2395WSS (7.10)**

**Master Contract Number: 11TVL4468202
Underwritten by Arch Insurance Company**

**DESCRIPTION OF COVERAGE
SHORT TERM TRAVEL INSURANCE
THIS PROGRAM IS ISSUED FOR A STATED
TERM AS SHOWN IN YOUR SCHEDULE OF
COVERAGE AND SERVICE**

SCHEDULE OF COVERAGE AND SERVICES

| Listing of Benefits | Maximum Principle Sum |
|---|-----------------------|
| Part A-Travel Protection | |
| Trip Cancellation | Trip Cost* |
| Trip Interruption | Trip Cost* |
| Trip Delay-6 hrs | \$500 (\$150/day) |
| Part B- Medical Protection | |
| Emergency Accident and Sickness Medical Expense | \$10,000 |
| Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Remains | \$20,000 |
| Part C-Baggage Protection | |
| Baggage & Personal Effects | \$1,000 |
| Limit Per Article | \$250 |
| Combined Limit – Valuables | \$500 |
| Baggage Delay-24 hours | \$200 |
| Worldwide Assistance Services: Non-Insurance Services | |
| Worldwide Assistance Services | Included |

*Up to the Trip Cost protected, up to a maximum of \$10,000

Optional Coverage

Applicable only when specifically requested on the original application and the appropriate premium has been paid.

Cancel for Any Reason Up to 75% of non-refundable Trip Cost*

This Description of Coverage describes all of the travel insurance benefits, underwritten by Arch Insurance Company and herein referred to as the Company. The insurance benefits vary from program to program. Please refer to the Schedule of Coverage and Service as listed above. It provides You with specific information about the program You purchased.

LTP 2007

PART A- TRAVEL PROTECTION

TRIP CANCELLATION

The Company will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking Your Covered Trip due to the following Unforeseen events:

- (a) Sickness, Accidental Injury or death of You, Your Traveling Companion, or Family Member or Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
- (b) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or Your Traveling Companion are not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault within 10 days of departure; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
- (c) You or Your Traveling Companion being directly involved in a traffic Accident substantiated by a police report, while en route to departure.
- (d) The death or hospitalization of Your Host at Destination.
- (e) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of a City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage. This coverage only applies if the protection plan was purchased within 10 calendar days of initial Trip payment.
- (f) Your Traveling Companion or Family Member who are military personnel, and are called to emergency duty for a Natural Disaster. Military duty if within 30 days of departure, You have Your leave revoked or You are reassigned.
- (g) Strike that causes complete cessation of services for at least 24 consecutive hours.
- (h) Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours.
- (i) You or Your Traveling Companion are terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated.
- (j) A cancellation of Your covered Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Trip Delay benefit.

CANCEL FOR ANY REASON

Not applicable for Residents of WA State

Optional Coverage: Applicable only when specifically requested on the original application and the appropriate additional premium has been paid.

CANCEL FOR ANY REASON

Be advised that the Company requires the Insured to purchase Cancel for any Reason coverage within 14 days of their initial trip deposit. If after 14 days from initial trip deposit, this coverage is not available.

The Company will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking Your Covered Trip for all reasons up to 48 hours prior to departure.

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Coverage and Services.

The Company will reimburse You for the following:

- a) Non-refundable cancellation charges imposed by the Travel Suppliers.
- b) Airfare cancellation charges for flights commencing within one day of the Land/Sea Arrangements.

In no event shall the amount reimbursed exceed the lesser of the amount the Insured prepaid for the Covered Trip or the maximum benefit shown on the accompanying Schedule of Coverage and Services.

SPECIAL CONDITIONS: You must advise Your Travel Supplier and the Company as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonable possible.

SINGLE OCCUPANCY COVERAGE

The Company will reimburse You, up to the maximum shown on the Schedule of Coverage and Services, for the additional cost incurred during the Covered Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has their Trip delayed, canceled, or interrupted for a covered reason and You do not cancel.

TRIP INTERRUPTION

The Company will pay a benefit, up to a maximum shown on Your Schedule of Coverage and Services, If You are unable to continue Your Trip due to the Unforeseen events listed under **TRIP CANCELLATION**.

The Company will pay for the following:

- a) Unused, non-refundable travel arrangements prepaid to the Travel Suppliers.
- b) Up to the maximum shown in the Schedule of Coverage and Services for the airfare paid, less the value of applied credit from an unused return travel ticket to return You to the return destination of the Trip as specified in the original travel documents from the point where You interrupted the Trip or rejoin the

Trip from the point where You interrupted the Trip. (Airfare limited to the cost of one-way airfare using the same class of fare as the original travel ticket.)

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Coverage and Services.

SPECIAL CONDITIONS: You must advise the Travel Supplier and the Company as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonable possible.

SINGLE OCCUPANCY COVERAGE

The Company will reimburse You, up to the maximum shown on the Schedule of Coverage and Services, for the additional cost incurred during the Covered Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has their Trip delayed, canceled, or interrupted for a covered reason and You do not cancel.

TRIP DELAY

The Company will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Schedule of Coverage and Services, if You are delayed en route to or from the Covered Trip for six (6) or more hours due to a Hazard:

Covered Expenses Include:

- (a) Any reasonable additional expenses incurred for meals and accommodations limited to \$150 per day.
- (b) An Economy Fare from the point where You ended Your covered Trip to a destination where You can catch up to the covered Trip; or a one-way Economy Fare to return You to Your originally scheduled return destination;
- (c) Reasonable additional transportation expenses.

PART B-MEDICAL PROTECTION

EMERGENCY ACCIDENT & SICKNESS MEDICAL

EXPENSE: The Company will pay benefits up to the maximum shown on the Schedule of Coverage and Services if You incur Covered Medical Expenses, which You incurred while on Your Trip, for Emergency Treatment of a Sickness or Accidental Injury which first manifests itself during the Covered Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Sickness or Accidental Injury.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include but are not limited to:

- (a) The services of a Physician;
- (b) Charges for Hospital confinement and use of operating rooms;
- (c) Charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) Ambulance service; and
- (e) Drugs, medicines, prosthetics and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Company will advance payment to a Hospital, up to the maximum shown on the accompanying Schedule of Coverage and Services, if needed to secure Your admission to a Hospital because of Sickness or Accidental Injury.

The Company will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

If You are hospitalized due to an Accidental Injury or Sickness which first occurred during the course of the Scheduled Trip, beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the policy have been paid.

EMERGENCY EVACUATION

Emergency Medical Evacuation Benefit. The Insurer will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while on a Trip. Benefits payable are subject to the Maximum Amount per person shown on the Schedule of Coverage and Services for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. In the sole discretion of the Assistance Company, it must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Covered Emergency Evacuation Expenses are those for Medically Necessary Transportation, including reasonable and customary medical services and supplies incurred in connection with Your Emergency Evacuation. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You and (c) reviewed and pre-approved by the Assistance Company.

The Insurer will also pay reasonable and customary charges for escort expenses required by You, if You are disabled during a Trip and an escort is recommended in writing, by Your attending Physician and must be pre-approved by the Assistance Company.

If You are hospitalized for more than 7 days following a Covered Emergency Evacuation Expense, the Insurer will pay subject to the limitations set out herein, for expenses:

- 1) To return to where they reside, with an attendant if necessary, any of Your Dependent Children who were accompanying You when the Injury or Emergency Sickness occurred: but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.
- 2) To bring one person chosen by You to and from the Hospital or other medical facility where You are confined if You are traveling alone: but not to exceed the cost of one round-trip economy airfare ticket.

Medically Necessary Repatriation: Following a covered Emergency Evacuation expense or a covered medical expense, the Insurer will pay to return You from the location to which You was evacuated or became sick or injured to Your return destination via Common Carrier within one year from Your original Trip completion date.

Commercial airfare costs will be in the same class of service, as Your original airline tickets, or in business or first class as in compliance with Your medical necessities and requirements upon Your discharge, less refunds from Your unused transportation tickets.

In addition to the above covered expenses, if the Insurer has previously evacuated You to a medical facility, the Insurer will pay Your airfare costs from that facility to Your primary residence, within one year from Your original Scheduled Return Date, less refunds from Your unused transportation tickets. Airfare costs will be economy, or first class if Your original tickets are first class. This benefit is available only if it is not provided under another coverage in the Policy.

Emergency Evacuation means Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate

medical treatment can be obtained. Transportation means any land, sea or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

Emergency Sickness means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of Your condition or place Your life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while Your coverage is in force and during Your Trip.

REPATRIATION OF REMAINS

The Company will pay the reasonable Covered Expenses incurred to return You body to their primary residence if he/she dies during the Covered Trip. This will not exceed the maximum shown on the Schedule of Coverage and Services.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

All Covered Expenses must be approved in advance by the Assistance Company.

PART C-BAGGAGE PROTECTION

BAGGAGE/PERSONAL EFFECTS

The Company will reimburse You, up to the maximum shown on the Schedule of Coverage and Services, for Loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must accompany You during the Covered Trip.

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

There will be a per article limit shown on the Schedule of Coverage and Services.

There will be a combined maximum limit shown on the Schedule of Coverage and Services for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sporting equipment, Ski Equipment, personal computers, radios, cameras, camcorders and their accessories and related equipment and other electronic items.

The Company will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have

complied with all credit card conditions imposed by the credit card companies.

The Company will reimburse You for fees associated with the replacement of Your passport during Your trip. Receipts are required for reimbursement.

The Company will pay the lesser of the following:

- (a) Actual Cash Value at time of Loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company.
- (b) The cost of repair or replacement.

BAGGAGE DELAY (Outward Journey Only)

The Company will reimburse You for the expense of necessary personal effects, up to the maximum shown on the Schedule of Coverage and Services, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty four (24) hours, while on a Covered Trip, except for travel to final destination or place of residence. The Insurer will reimburse You for the cost of equipment rentals up to the maximum shown on the Schedule, if Your skis or snowboard checked as Baggage are delayed or misdirected by a Common Carrier for more than 12 hours, while on a covered Trip.

You must be a ticketed passenger on a Common Carrier.

Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

WORLDWIDE ASSISTANCE SERVICES: NON-INSURANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical Evacuation • Medically Necessary Repatriation
- Repatriation of Remains • Medical or Legal Referral
- Hospital Admission Guarantee • Translation Service
- Lost Baggage Retrieval • Inoculation Information
- Passport / Visa information • Emergency Cash Advance
- Prescription Drug / Eyeglass Replacement • Bail Bond
- ID Theft Resolution Services

Payment reimbursement to the Assistance Company is Your responsibility.

24-Hour Emergency Assistance Telephone Numbers

**For travel assistance services only:
CALL TOLL FREE: 888-268-2824
(Within the United States and Canada)
OR CALL COLLECT: 603-328-1725
(From all other locations)**

**Be sure to use the appropriate country
and city codes when calling.
- KEEP THESE NUMBERS WITH YOU
WHEN YOU TRAVEL-**

Travel assistance services are provided by an independent organization and not by Arch Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

IDENTITY THEFT RESOLUTION SERVICES

In the event of an Identity Theft event while on Your Trip, Travel Insured's designated provider will research and investigate potential damage to Your identity and make best effort to restore Your identity to pre-event status. Assistance includes online secure email to report the event; notify the three major credit bureaus, affected creditors, financial institutions, and utility providers; provide fraud alerts; create and maintain a case file and ultimately to receive documentation that the fraudulent transaction has been expunged.

DEFINITIONS

1. "**Accident**" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
2. "**Accidental Injury**" means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the Loss.
3. "**Actual Cash Value**" means purchase price less depreciation.
4. "**Assistance Company**" means the service provider with which the Company has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.
5. "**Baggage**" means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on the trip.
6. "**Bodily Injury**" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.
7. "**Business Partner**" means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day to day management of the business.
8. "**Checked Baggage**" means a piece of baggage for which a claim check has been issued to You by a Common Carrier.
9. "**City**" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
10. "**Common Carrier**" means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.
11. "**Company**" means Arch Insurance Company.

12. "**Complication of Pregnancy**" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.
13. "**Covered Expenses**" shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under this Policy; and which do not exceed the maximum limits shown in the Schedule of Coverage and Services, under each stated benefit.
14. "**Covered Trip**" means any class of scheduled trips, tours or cruises shown in the Application for which You request coverage and remits the required premium.
15. "**Cruise**" means any prepaid sea arrangements made by the Participating Organization.
16. "**Dependent Child(ren)**" means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance.
17. "**Domestic Partner**" means a person, at least 18 years of age, with whom you have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.
18. "**Economy Fare**" means the lowest published rate for a one-way ticket.
19. "**Effective Date**" means the date and time Your coverage begins, as outlined in the General Provisions section of the Policy.
20. "**Family Member**" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.
21. "**Hazard**" means:
 - a) Any delay of a Common Carrier (including Inclement Weather).
 - b) Any delay by a traffic Accident en route to a departure, in which You or Your Traveling Companion are directly or not directly involved.
 - c) Any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster.
 - d) A closed roadway causing cessation of travel to the destination of the Covered Trip (substantiated by the department of transportation, state police, etc.)
22. "**Hospital**" means a facility that:
 - a) Holds a valid license if it is required by the law;
 - b) Operates primarily for the care and treatment of sick or injured persons as in-patients;
 - 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 professional nurse on duty or call;
- e) Has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and
- f) Is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

23. "**Host at Destination**" means a person with whom You are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.
24. "**Inclement Weather**" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.
25. "**Injury**" means Bodily Injury caused by an Accident occurring while this Policy is in force, and resulting directly and independently of all other causes of Loss covered by the Policy. The Injury must be verified by a Physician and require emergency care.
26. "**Insured**" means a person while covered under the Policy and for whom the required premium is paid. Insured also means "You" or "Your".
27. "**Land/Sea Arrangements**" means land and or sea arrangements made by the Travel Supplier.
28. "**Loss**" means Injury or damage sustained by You as a result of one or more of the occurrences against which the Company has undertaken to indemnify You .
29. "**Maximum Benefit**" means the largest total amount of Covered Expenses that the Company will pay for You.
30. "**Medically Necessary**" means that a treatment, service, or supply is: (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; and (3) is ordered by a Physician and performed under his or her care, supervision or order.
31. "**Natural Disaster**" means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.
32. "**Physician**" means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license and shall include Christian Science Practitioners. The treating Physician may not be You, a Traveling Companion or a Family Member.
33. "**Policy**" shall mean the master Policy, this document, the Application and any endorsements, riders or amendments that will attach during the period of coverage.
34. "**Pre-Existing Condition**" means any Injury, Sickness or condition of You, a Traveling Companion or You or Your Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 180 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.
35. "**Scheduled Departure Date**" means the date on which

You are originally scheduled to leave on the Trip.

36. **"Scheduled Return Date"** means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

37. **"Sickness"** means an illness or disease which is diagnosed or treated by a Physician after the Effective Date of insurance and while You are covered under the Policy.

38. **"Ski Equipment"** means skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings, snowboard boots, snowblades and any other recognized snowsports equipment.

39. **"Strike"** means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

40. **"Terrorist Attack"** means an incident deemed an act of terrorism by the U.S. Government.

41. **"Traveling Companion"** means a person who is sharing travel arrangements with 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.

42. **"Travel Supplier"** means tour operator, Cruise line, hotel etc. who has made the land and/or sea arrangements.

43. **"Trip"** means prepaid Land/Sea Arrangements and shall include flight connections to join or depart such Land/Sea Arrangements provided such flights are scheduled to commence within one day of the Land/Sea Arrangements.

44. **"Unforeseen"** means not anticipated or expected and occurring after the Effective Date of the Policy.

45. **"Used"** means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

LIMITATIONS AND EXCLUSIONS

Excess Insurance Limitation: The Insurance provided by Part A, and Part B Accident and Sickness Medical Expense, and Part C shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity and applicable deductible.

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section;
2. Suicide, attempted suicide or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only) committed by You, Your Traveling Companion, or Family Member whether insured or not;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. Mental or emotional disorders, unless hospitalized;

7. Participation as a professional in athletics;

8. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;

9. Commission of or attempt to commit a felony or to which a contributing cause was being engaged in an illegal occupation by You, Your Traveling Companion, or Family Member, whether insured or not;

10. Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; any race, bungee cord jumping; speed contest; spelunking or caving;

11. Dental treatment except as a result of Accidental Injury to sound natural teeth within twelve (12) months of the Accidental Injury;

12. Pregnancy and childbirth (except for Complications of Pregnancy);

13. Traveling for the purpose of securing medical treatment.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72-hour period, the Company will not pay for additional charges which would not have been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

The following exclusions apply to Baggage/Personal Effects and Baggage Delay: The Company will not provide benefits for any Loss or damage to:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. bicycles (except when checked as baggage with a Common Carrier);
8. eye glasses, sunglasses or contact lenses;
9. artificial teeth and dental bridges;
10. hearing aids;
11. prosthetic limbs;
12. keys, money, stamps, securities and documents;
13. tickets.

Any Loss caused by or resulting from the following is excluded: Wear and tear or gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or

not; property shipped as freight or shipped prior to the Scheduled Departure Date.

CLAIMS PROCEDURE

To facilitate prompt claims settlement:

TRIP CANCELLATION/ TRIP INTERRUPTION: Contact Daman Nelson and Travel Insured as soon as possible after the event causing the need to cancel. Obtain medical statements from the doctors in attendance in the country where Sickness or Accident occurred. These statements should give complete diagnosis, stating that the Sickness or Accident prevented traveling on dates contracted. Provide all unused transportation tickets, official receipts, etc.

TRIP DELAY: Obtain any specific dated documentation, which provides proof of the reason for delay (airline or Cruise line forms, medical statements, etc). Submit this documentation along with Your Trip itinerary and all receipts from additional expenses incurred.

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment: submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

BAGGAGE: Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

IMPORTANT NOTICE: Payments for the plan will not be accepted after Your total tour cost has been paid in full.

BENEFICIARY

Your estate, unless written notice of a designated beneficiary is provided to Travel Insured International.

Protection plan fees are non-refundable

GENERAL PROVISIONS

The following provisions apply to all coverages:

LEGAL ACTIONS. No legal action for a claim can be brought against the Company until sixty (60) days after the Company receives proof of Loss. No legal action for a claim can be brought against the Company more than two (2) years after the time required for giving proof of Loss.

CONTROLLING LAW. Any part of the Policy that conflicts with the state law where the Policy is issued is changed to meet the minimum requirements of that law.

MISREPRESENTATION AND FRAUD. Coverage as to You shall be denied or cancelled if, whether before or after a Loss, You have concealed or misrepresented any material fact or circumstance concerning the Policy or the subject thereof, or the interest of You therein, or if You commit fraud or false swearing in connection with any of the foregoing.

SUBROGATION. The Company is assigned the right to

recover from the negligent third party, or his or her insurer, to the extent of the benefits the Company paid for that sickness or Injury. You are required to furnish any information or assistance, or provide any documents that the Company may reasonably require in order to exercise the Company's rights under this provision. This provision applies whether or not the third party admits liability

ASSIGNMENT. The Policy is not assignable, whether by operation of law or otherwise, but benefits may be assigned.

WHEN AN INSURED'S COVERAGE BEGINS. All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at the location of You, on the Scheduled Departure Date provided:

(a) Coverage has been elected; and

(b) The required premium has been paid.

Trip Cancellation coverage will take effect at 12:01 A.M. local time at Your location, on the day after the required premium for such coverage is received by the Company or its authorized representative.

WHEN AN INSURED'S COVERAGE ENDS. Your coverage will end at 11:59 local time on the date which is the earliest of the following:

(a) The Scheduled Return Date as stated on the travel tickets;

(b) The date You return to Your origination point if prior to the Scheduled Return Date;

(c) If You extends the return date, coverage will terminate at 11:59 P.M., local time, at Your location on the Scheduled Return Date

(d) The date You cancel Your Trip.

EXTENDED COVERAGE. All coverage under the Policy will be extended, if: (a) Your entire Trip is covered by the Policy; and (b) Your return is delayed by [covered reasons specified under Trip Cancellation and Interruption or Travel Delay.] [inclement weather.] If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

MODE OF PREMIUM:

Insured: The required premium must be paid to the Participating Organization or its authorized representative prior to the Scheduled Departure Date of the Covered Trip.

CLAIMS PROCEDURES AND PAYMENT

PAYMENT OF CLAIMS. The Company, or its designated representative, will pay a claim after receipt of acceptable proof of Loss. Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You benefits for Loss of life will be paid to the first of the following surviving preference beneficiaries:

a) Your spouse;

b) Your child or children jointly;

c) Your parents jointly if both are living or the surviving parent if only one survives;

d) Your brothers and sisters jointly; or

e) Your estate.

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, the Company may make arrangements to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by the Policy may, at the option of the Company, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You. Any payment made in good faith will discharge the Company's liability to the extent of the claim. The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other Insurance Policies. In no event will the Company reimburse You for an amount greater than the amount paid by You.

NOTICE OF CLAIM. Written notice of claim must be given by the Claimant (either You or someone acting for You) to the Company or its designated representative within twenty (20) days after a covered Loss first begins or as soon as reasonably possible. Notice should include Your name, the Travel Suppliers name and the Policy number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of the Policy, or to the Company's designated representative.

PROOF OF LOSS. The Claimant must send the Company, or its designated representative, proof of Loss within ninety (90) days after a covered Loss occurs or as soon as reasonably possible.

The following provisions apply to Baggage/Personal Effects and Baggage Delay coverages:

NOTICE OF LOSS. If Your property covered under the Policy is lost, stolen or damaged, You must:

a) notify the Company, or its authorized

representative as soon as possible;

b) Take immediate steps to protect, save and/or recover the covered property;

c) give immediate notice to the carrier or bailee who is or may be liable for the Loss or damage;

d) Notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

PROOF OF LOSS. You must furnish the Company, or its designated representative, with proof of Loss. This must be a detailed statement. It must be filed with the Company, or its designated representative within ninety (90) days from the date of Loss. Failure to comply with these conditions shall invalidate any claims under the Policy.

SETTLEMENT OF LOSS. Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of Loss and the value involved to the Company.

VALUATION. The Company will not pay more than the actual

cash value of the property at the time of Loss. Damage will be estimated according to actual cash value with proper deduction for depreciation as determined by the Company. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

DISAGREEMENT OVER SIZE OF LOSS: If there is a disagreement about the amount of the Loss either You or the Company can make a written demand for an appraisal. After the demand, You and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the Loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. The Company will pay the appraiser they choose. You will share equally with the Company the cost for the arbitrator and the appraisal process.

BENEFIT TO BAILEE. This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.