

Travel Select

Travel Protection Plan
Certificate of Insurance



For Residents of Washington



Insurance Services

IMPORTANT NOTES

Please take Your Confirmation of Coverage and this Certificate of Insurance with You on Your Covered Trip. Refer to Your Confirmation of Coverage for Your specific protection plan benefits and limits.

Note: Certain capitalized words are defined terms within this document.

All protection plan costs and fees are non-refundable after a 10 day review period. In the event the plan cost paid for coverage is less than the required plan cost for coverage, benefits will be paid in direct proportion of the actual amount paid to the required plan cost due.

THIS TRAVEL SELECT DOCUMENT CONTAINS THE FOLLOWING INFORMATION:

IMPORTANT NOTES	2
PROPERTY & CASUALTY COVERAGES	4
<i>CERTIFICATE OF INSURANCE</i>	4
<i>TABLE OF CONTENTS</i>	5
ACCIDENT & HEALTH COVERAGES	28
<i>CERTIFICATE OF INSURANCE</i>	28
<i>TABLE OF CONTENTS</i>	29
OPTIONAL - TRANSPORTATION PAK UPGRADE ...	41
TRAVEL ASSISTANCE & CONCIERGE SERVICES ...	46
CLAIMS PROCEDURES.....	49

PROPERTY & CASUALTY COVERAGES

**TRAVEL SELECT
TRAVEL PROTECTION PLAN**

CERTIFICATE OF INSURANCE

Nationwide Mutual Insurance Company
P.O. Box 2399
Columbus, OH 43216-2399
Mail Code C0-03-24

This Policy describes all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company and herein referred to as the Company, and assistance services provided by On Call International. Please refer to the accompanying Confirmation of Coverage as it provides You with specific information about the program You purchased. Please contact Travelex Insurance Services immediately if You believe that the Confirmation of Coverage is incorrect.

This Policy is issued in consideration of the enrollment form and payment of any premium due. All statements in the enrollment forms are representations and not warranties. Only statements contained in a written enrollment form will be used to void insurance, reduce benefits or defend a claim.

NO DIVIDENDS WILL BE PAYABLE UNDER THE GROUP POLICY.

The President and Secretary of Nationwide Mutual Insurance Company witness the Group Policy.

Patricia P. Hatter *John B. ...*

Secretary

President

**TRAVEL PROTECTION POLICY
EXCESS INSURANCE**

TABLE OF CONTENTS

GENERAL DEFINITIONS 6

GENERAL PROVISIONS..... 10

PROPERTY & CASUALTY COVERAGES

TRIP CANCELLATION..... 15

TRIP INTERRUPTION..... 17

TRIP DELAY..... 19

MISSED CONNECTION..... 20

EMERGENCY EVACUATION 20

REPATRIATION OF REMAINS..... 22

BAGGAGE/PERSONAL EFFECTS..... 22

BAGGAGE DELAY (Outward Journey Only) 23

LIMITATIONS AND EXCLUSIONS 24

**NATIONWIDE MUTUAL INSURANCE COMPANY
PASSENGER PROTECTION INSURANCE POLICY**

GENERAL DEFINITIONS

Accident: means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury: means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

Actual Cash Value: means purchase price less depreciation.

Additional Expense: means any reasonable expenses for meals and lodging which were necessarily incurred as the result of a Hazard and which were not provided by the Common Carrier or other party free of charge.

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 L.S.C. Subsection 101 et seq.

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 Your death or dismemberment within twelve months from the date of the Accident.

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.

Checked Baggage: means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

Common Carrier: means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company: means Nationwide Mutual Insurance Company.

Covered Trip: means any class of scheduled trips, tours or cruises You request coverage and remit the required premium.

Cruise: means any prepaid sea arrangements made by the Travel Supplier.

Default: means a material failure or inability to provide contracted services due to financial insolvency.

Dependent Child(ren): means Your child (or children), including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on the Insured for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an institution of learning an accredited school or college; and who is primarily dependent on the Insured for support and maintenance.

Economy Fare: means the lowest published rate for an economy ticket.

Effective Date: means the date and time Your coverage begins, as outlined in the General Provisions section of this Certificate.

Exotic Vehicles: includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalibre, Ferrari, Fiat, Iso, Jaguar, Jensen, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, MG, Morgan, Pantera, Panther, Pininfarina, Rolls Royce, Rover, Stutz, Sterling, Triumph, TVR and Yugo.

Family Member: means Your or Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, who reside in the United States, Canada or Mexico.

Hazard: means: (a) any delay of a Common Carrier (including Inclement Weather); and/or (b) any delay by a traffic accident en route to a departure, in which You or a Traveling Companion is not directly involved and/or; (c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster, civil commotion or riot; and/or (d) a closed roadway causing cessation of travel to the Travel Supplier destination of the Covered Trip (substantiated by the department of transportation, state police, etc.

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.

Host at Destination: means a person with whom You are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

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

Individual Coverage Term: means the period of time beginning when You have been enrolled for coverage under this Policy and for whom the required premium has been paid.

Insured: means the person who has enrolled for and paid for coverage under this Policy.

Land/Sea Arrangements: means land and or sea arrangements made by the Travel Supplier, any activities undertaken by You while in the Individual Coverage Term.

Loss: means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit: means the largest total amount of Covered Expenses that the Company will pay for Your covered losses as found on the ID card.

Physician: means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Pre-Existing Condition: means any injury, sickness or condition of Yours, Your Traveling Companion and/or our Family Member booked to travel with him or her for which within the sixty (60) day period prior to the effective date of Trip Cancellation coverage under this Policy (a) first manifested itself or exhibited symptoms which would have caused one 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 medical treatment or treatment was recommended by a Physician.

The Pre-Existing Conditions exclusion is waived for You if You enroll in this Policy at the time You pay the deposit required for Your Trip (or within up to 10 days of the initial deposit) and You purchase the coverage under this Policy for the full cost of their Trip.

Scheduled Departure Date: means the date on which You are originally scheduled to leave on the Trip.

Scheduled Return Date: means the date on which You are originally scheduled to return to the point of origin.

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 this Policy.

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

Terrorist Attack: means an incident deemed an act of terrorism by the U.S. Department of State.

Terrorist Incident: means an incident deemed a terrorist act by the United States Government that causes property damage and or loss of life.

Traveling Companion: means person(s) booked to accompany You on Your Trip and intends to travel with during the Covered Trip. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

Travel Supplier: means airline, tour operator, cruise line, hotel or other organization that has made the Land and/or Sea arrangements or other travel plans for the Insured.

Trip: means the date of travel shown on Your Confirmation of Coverage for which You purchased this plan. Travel must be more than 0 miles from Your legal primary residence. Maximum Trip duration is up to 6 months.

You or Your: refers to all persons listed on the Confirmation of Coverage under the program purchased by the Insured.

GENERAL PROVISIONS

The following provisions apply to all coverages:

WHEN YOUR COVERAGE BEGINS

All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at the location of the Insured, 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 the location of the Insured, on the date the required premium for such coverage is received by the Company or its authorized representative.

WHEN YOUR COVERAGE ENDS

Your coverage will end at 11:59 local time on the date that is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets; or
- (b) the date You return to Your origination point if prior to the Scheduled Return Date; or
- (c) the date You leave or change Your Covered Trip (unless due to unforeseen and unavoidable circumstances covered by the Policy); or
- (d) if the Insured extends the return date, Your coverage will terminate at 11:59 P.M., local time, at the location of the Insured on the Scheduled Return Date; or
- (e) the date the Insured cancels the Covered Trip; or
- (f) any Trip that exceeds up to 90 days.

Extended Coverage: Coverage will be extended under the following conditions:

- (a) When You commence air travel from Your origination point: within two (2) days before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; or (ii) greater than two (2) days before the commencement of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; or
- (b) If You return to Your origination point: within two (2) days after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; or (ii) greater than two (2) days after the completion of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; or
- (c) If You are a passenger on a scheduled common carrier that is unavoidably delayed in reaching the final destination coverage will be extended for the period of time needed to arrive at the final destination.

In no event will coverage be extended for unscheduled extensions to Your Covered Trip for which premium has not been paid in advance.

ARBITRATION

Notwithstanding anything in this Policy to the contrary, any claim arising out of or relating to this contract, or its breach, will be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial rules except to the extent provided otherwise in this clause. Judgment upon the award rendered in such arbitration may be entered in any court having jurisdiction thereof. All fees and expenses of the arbitration shall be borne by the parties equally.

However, each party will bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. The arbitrators are precluded from awarding punitive, treble or exemplary damages, however so denominated. If more than one Insured is involved in the same dispute arising out of the same Group Policy and relating to the same loss or claim, all such Insureds will constitute and act as one party for the purposes of the arbitration. Nothing in this clause will be construed to impair the rights of the Insureds to assert several, rather than joint, claims or defenses.

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 this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

SUBROGATION

To the extent the Company pays for a loss suffered by You, the Company will take over the rights and remedies You had relating to the loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

The following provisions will apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Emergency Evacuation and Repatriation of Remains:

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 arrangement to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by this 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 Supplier's name and this Policy number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of this 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.

PHYSICAL EXAMINATION AND AUTOPSY

The Company, or its designated representative, at their own expense, have the right to have You examined as often as reasonable necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

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

NOTICE OF LOSS

If Your property covered under the Group 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 sworn 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 Group 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 Your 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.

BENEFITS

TRIP CANCELLATION

The Company will pay a benefit, up to the maximum shown on the Confirmation of Coverage, if You are prevented from taking Your Covered Trip due to:

- (a) Sickness, Accidental Injury or death of You, a 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 a Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, 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 a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure.
- (d) A transfer of You by the employer with whom You are employed on the Effective Date that requires Your principal residence to be relocated.
- (e) The death or hospitalization of Your Host at Destination.
- (f) A Terrorist Incident that occurs in a city listed on Your Trip itinerary and within 30 days prior to your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. This benefit only applies if the policy has been purchased within 10 days of Your initial payment for the Trip and for the full cost of the Trip.
- (g) Terrorism in a country which is part of the Trip which causes the United States Department of State to issue a travel warning that the Insured should not travel within that country for a period of time that would include the Trip.
- (h) If within 45 days of Your departure, a politically motivated Terrorist Attack occurs within a 50 mile radius of the territorial city limits of the foreign city to be visited by the program for which You have

registered and if the United States government issues a travel advisory indicating that Americans should not travel to a city named on the itinerary.

- (i) Your Traveling Companion or Family Member, who are military personnel, and are called to emergency duty for a natural disaster other than war.
- (j) Strike that causes complete cessation of services for at least 48 consecutive hours.
- (k) Weather at the departure site that causes complete cessation of services of the Common Carrier for at least 48 consecutive hours and prevents You from reaching Your destination.
- (l) Bankruptcy and/or Default of Your Travel Supplier which occurs more than 10 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom the Insured purchased the Land/Sea Arrangements. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination.
- (m) An Insured is terminated, or laid off from employment subject to five (5) years of continuous employment at the place of employment where terminated.
- (n) Natural disaster at the site of Your destination that renders their destination accommodations uninhabitable limited to the cost of the airfare of Your Covered Trip.

The Company will reimburse You for the following:

- (a) Non-refundable cancellation charges imposed by Travel Suppliers;
- (b) Airfare cancellation charges for flights arranged by the Travel Supplier in connection with Your Trip commencing within one day of the Land/Sea Arrangements;
- (c) Additional cost incurred if the skipper cancels Your Trip for a covered reason and the Insured elects to replace him/her with a skipper;
- (d) Tuition expenses not refunded by the Travel Supplier;
- (e) If the Travel Supplier cancels Your Covered Trip, You are covered up to \$75.00 for the reissue fee charged by the airline for the tickets. You must have covered the entire cost of the Covered Trip including the airfare.

In no event shall the amount reimbursed exceed the amount You prepaid for the Covered Trip the maximum benefit shown on the Confirmation of Coverage.

Coverage does not include default of a Travel Supplier or other organization that results in loss of 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 Confirmation of Coverage, 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 Your Trip delayed, canceled, or interrupted for a covered reason and You do not.

TRIP INTERRUPTION

The Company will pay a benefit, up to the maximum shown on the Confirmation of Coverage, if You are unable to continue on Your Covered Trip due to:

- (a) Sickness, Accidental Injury or death of You, a 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.
- (b) You or a Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, 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 a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure.
- (d) A transfer of the Insured by the employer with whom the Insured is employed on their Effective Date which requires Your principal residence to be relocated.

- (e) The death, or hospitalization of Your Host at Destination.
- (f) A Terrorist Incident that occurs in a city listed on Your Trip itinerary and within 30 days prior to your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. This benefit only applies if the policy has been purchased within 10 days of Your initial payment for the Trip and for the full cost of the Trip.
- (g) Terrorism in a country which is part of the Trip which causes the United States Department of State to issue a travel warning that the Insured should not travel within that country for a period of time that would include the Trip.
- (h) If within 45 days of Your departure, a politically motivated Terrorist Attack occurs within a 50 mile radius of the territorial city limits of the foreign city to be visited by the program for which You have registered and if the United States government issues a travel advisory indicating that Americans should not travel to a city named on the itinerary.
- (i) Your Traveling Companion or Family Member, who are military personnel, and are called to emergency duty for a natural disaster other than war.
- (j) Bankruptcy and/or Default of the Travel Supplier which occurs more than 10 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom the Insured purchased their Land/Sea Arrangements. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to Your intended destination.
- (k) An Insured is terminated, or laid off from employment subject to five (5) years of continuous employment at the place of employment where terminated.
- (l) Natural disaster at the site of Your destination that renders the destination accommodations uninhabitable limited to the cost of the airfare of Your Covered Trip.

The Company will pay for the following:

- (a) Unused, non-refundable land or sea expenses prepaid to the Travel Suppliers;
- (b) 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 economy airfare or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets;
- (c) Unused, non-refundable tuition expenses;
- (d) Unused portion of the confirmed Exchange.

The Company will pay for reasonable additional accommodation and transportation expenses incurred by Insured (up to \$100 a day) if a Traveling Companion must remain hospitalized or if You must extend the Trip with additional hotel nights due to a Physician certifying that You cannot fly home due to an Accident or a Sickness but does not require hospitalization.

In no event shall the amount reimbursed exceed the amount You prepaid for the Covered Trip the maximum benefit shown on the Confirmation of Coverage.

TRIP DELAY

The Company will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Confirmation of Coverage, if You are delayed en route to or from the Covered Trip for twelve (12) or more hours due to a defined Hazard. Covered Expenses include:

- (a) Any prepaid, unused, non-refundable land and water accommodations;
- (b) Any reasonable additional expenses incurred;
- (c) An Economy Fare from the point where the You ended Your Covered Trip to a destination where You can catch up to the Covered Trip; or
- (d) A one-way Economy Fare to return You to Your originally scheduled return destination.

MISSED CONNECTION

This benefit covers missed Cruise departures that result from cancellation or delay (for three (3) or more hours) of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier caused delay. Maximum benefits of up to the amount shown in the Confirmation of Coverage are provided to cover additional transportation expenses needed for You to join the departed Cruise, reasonable accommodation and meal expenses (up to the per day amount shown in the Confirmation of Coverage) and nonrefundable trip payments for the unused portion of Your Cruise. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Cruise due to Inclement Weather.

EMERGENCY EVACUATION

The Company will pay benefits for Covered Expenses incurred, up to the maximum shown on the Confirmation of Coverage, if an Accidental Injury or Sickness commencing during the course of the Covered Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants the Your Emergency Evacuation.

Emergency Evacuation means:

- (a) 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;
- (b) after being treated at a local Hospital, Your medical condition warrants transportation to the United States where You reside, to obtain further medical treatment or to recover; or
- (c) both (a) and (b), above.

Covered Expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; and
- (c) authorized in advance by the Company or its authorized representative.

Transportation of Dependent Children: If You are in the Hospital for more than seven (7) days following a covered Emergency Evacuation, the Company will return Your dependents, who are under 19 years of age and accompanying You on the scheduled Trip, to their home, to the domicile of a person nominated by You or Your next of kin with an attendant, if necessary.

Transportation to Join You: If You are traveling alone and are in a Hospital alone for more than seven (7) consecutive days or if the attending Physician certifies that due to Your Injury or Sickness, You will be required to stay in the Hospital for more than seven (7) consecutive days, upon request the Company will bring a person, chosen by You, for a single visit to and from Your bedside provided that repatriation is not imminent.

If You suffer an Injury or Sickness while on the Trip, which results in hospitalization and the attending Physician advises You against driving Your vehicle home, the Company will pay the charges imposed up to \$1,000 to return the unattended vehicle to Your primary residence. This coverage is only afforded to non-commercial vehicles.

Transportation services are provided if authorized in advance by the assistance provider, and are limited to necessary economy fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

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.

EXCESS INSURANCE LIMITATION: The insurance provided by this Policy 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.

REPATRIATION OF REMAINS

The Company will pay the reasonable Covered Expenses incurred to return Your body to the United States Your primary place of residence if You die during the Trip. This will not exceed the maximum shown on the Confirmation of Coverage.

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

EXCESS INSURANCE LIMITATION: The insurance provided by this Policy 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.

BAGGAGE/PERSONAL EFFECTS

The Company will reimburse You, up to the maximum shown on the Confirmation of Coverage, 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 be owned by and 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 Confirmation of Coverage.

There will be a combined maximum limit shown on the Confirmation of Coverage 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; cameras and their accessories and related equipment.

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; or
- (b) the cost of repair or replacement.

EXTENSION OF COVERAGE: If You checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

BAGGAGE DELAY (OUTWARD JOURNEY ONLY)

The Company will reimburse You for the expense of necessary personal effects up to the maximum shown on the Confirmation of Coverage, if Your Checked Baggage is skis checked as baggage are delayed or misdirected by a Common Carrier for more than up to 24 hours, while on a Covered Trip, except for travel to final destination or place of residence.

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.

LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Emergency Evacuation, Repatriation of Remains, and Collision Damage Waiver:

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains) unless the insurance is purchased within 10 days of the initial Trip deposit or unless coverage was purchased at time of guaranteed payment;
2. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) unless results in the death of a non-traveling immediate Family Member;
3. Intentionally self-inflicted injuries;
4. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
5. Participation in any military maneuver or training exercise any loss starting while the Insured is in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to the Insured pro-rata any premium paid, less any benefits paid, for any period during which the Insured is in such service;
6. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. Mental or emotional disorders, unless hospitalized;
8. Participation as a professional in athletics;
9. Participation in underwater activities;
10. Being under the influence of drugs or intoxicants, unless prescribed by a Physician unless results in the death of a non-traveling immediate Family Member;
11. Commission or the attempt to commit a criminal act;
12. Participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest speed contest shall not include any of the regatta races; scuba diving; spelunking or caving heliskiing extreme skiing;

13. Dental treatment except as a result of an injury to sound natural teeth within twelve (12) months of the Accidental Injury limited to up to \$750;
14. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
15. Pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
16. Curtailment or delayed return for other than covered reasons;
17. Traveling for the purpose of securing medical treatment;
18. Services not shown as covered;
19. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
20. Confinement or treatment in a government Hospital; however the United States government may recover or collect benefits under certain conditions;
21. Care or treatment that is not medically necessary;
22. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
23. Care or treatment that is payable under any Insurance policy that does not require deductible and/or coinsurance payments by You;
24. Injury or Sickness when traveling against the advice of a Physician;
25. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
26. This Policy does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

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. Aircraft;
8. Bicycles (except when checked as baggage with a Common Carrier);
9. Household effects and furnishing;
10. Antiques and collectors items;
11. Eye glasses, sunglasses or contact lenses;
12. Artificial teeth and dental bridges;
13. Hearing aids;
14. Prosthetic limbs;
15. Prescribed medications;
16. Keys, money, stamps, securities and documents;
17. Tickets;
18. Credit cards;
19. Professional or occupational equipment or property, whether or not electronic business equipment;
20. Personal computers or telephones or computer hardware or software;
21. Sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from the following is excluded:

1. Breakage of brittle or fragile articles;
2. Wear and tear or gradual deterioration;
3. Insects or vermin;
4. Inherent vice or damage while the article is actually being worked upon or processed;
5. Confiscation or expropriation by order of any government;
6. Radioactive contamination;
7. War or any act of war whether declared or not;
8. Theft or pilferage while left unattended in any vehicle;
9. Mysterious disappearance;
10. Property illegally acquired, kept, stored or transported;
11. Insurrection or rebellion;
12. Imprudent action or omission;
13. Property shipped as freight or shipped prior to the Scheduled Departure Date.

The Company will not pay for delay, loss of market, or indirect or consequential losses or damages of any kind.

INSURANCE WITH OTHER INSURERS: If there be other valid coverage, not with this Company, providing benefits for the same loss on a provision of service basis or on an expense incurred basis and of which this Company has not been given written notice prior to the occurrence or commencement of loss, the only liability under any expense incurred coverage of this policy shall be for such proportion of the loss as the amount which would otherwise have been payable hereunder plus the total of the like amounts under all such other valid coverages for the same loss of which this insurer had notice bears to the total like amounts under all valid coverages for such loss, and for the return of such portion of the premiums paid as shall exceed the pro-rata portion for the amount so determined. For the purpose of applying this provision when other coverage is on a provision of 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 coverage.

ACCIDENT & HEALTH COVERAGES

TRAVEL SELECT TRAVEL PROTECTION PLAN

CERTIFICATE OF INSURANCE

Nationwide Mutual Insurance Company
P.O. Box 2399
Columbus, OH 43216-2399
Mail Code C0-03-24

This Policy describes all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company and herein referred to as the Company, and assistance services provided by On Call International. Please refer to the accompanying Confirmation of Coverage as it provides You with specific information about the program You purchased. Please contact Travelex Insurance Services immediately if You believe that the Confirmation of Coverage is incorrect.

This Policy is issued in consideration of the enrollment form and payment of any premium due. All statements in the enrollment forms are representations and not warranties. Only statements contained in a written enrollment form will be used to void insurance, reduce benefits or defend a claim.

NO DIVIDENDS WILL BE PAYABLE UNDER THE GROUP POLICY.

The President and Secretary of Nationwide Mutual Insurance Company witness the Group Policy.

 

Secretary

President

TRAVEL PROTECTION POLICY EXCESS INSURANCE

TABLE OF CONTENTS

GENERAL DEFINITIONS	30
GENERAL PROVISIONS.....	33
ACCIDENT & HEALTH COVERAGES	
<i>ACCIDENTAL DEATH & DISMEMBERMENT</i>	37
<i>EMERGENCY SICKNESS MEDICAL EXPENSE</i> ..	38
<i>EMERGENCY ACCIDENT MEDICAL EXPENSE</i> ..	39
LIMITATIONS AND EXCLUSIONS	40

NATIONWIDE MUTUAL INSURANCE COMPANY PASSENGER PROTECTION INSURANCE POLICY

GENERAL DEFINITIONS

Accident: means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury: means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

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 Your death or dismemberment within twelve months from the date of the Accident.

Common Carrier: means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company: means Nationwide Mutual Insurance Company.

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 Confirmation of Coverage, under each stated benefit.

Covered Trip: means any class of scheduled trips, tours or cruises You request coverage and remit the required premium.

Effective Date: means the date and time Your coverage begins, as outlined in the General Provisions section of this Certificate.

Family Member: means Your or Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, who reside in the United States, Canada or Mexico.

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.

Individual Coverage Term: means the period of time beginning when You have been enrolled for coverage under this Policy and for whom the required premium has been paid.

Insured: means the person who has enrolled for and paid for coverage under this Policy.

Land/Sea Arrangements: means land and or sea arrangements made by the Travel Supplier, any activities undertaken by You while in the Individual Coverage Term.

Loss: means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit: means the largest total amount of Covered Expenses that the Company will pay for Your covered losses as found on the ID card.

Physician: means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Pre-Existing Condition: means any injury, sickness or condition of Yours, Your Traveling Companion and/ or our Family Member booked to travel with him or her for which within the sixty (60) day period prior to the effective date of Trip Cancellation coverage under this Policy (a) first manifested itself or exhibited symptoms which would have caused one 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 medical treatment or treatment was recommended by a Physician.

The Pre-Existing Conditions exclusion is waived for You if You enroll in this Policy at the time You pay the deposit required for Your Trip (or within up to 10 days of the initial deposit) and You purchase the coverage under this Policy for the full cost of their Trip.

Scheduled Departure Date: means the date on which You are originally scheduled to leave on the Trip.

Scheduled Return Date: means the date on which You are originally scheduled to return to the point of origin.

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 this Policy.

Traveling Companion: means person(s) booked to accompany You on Your Trip and intends to travel with during the Covered Trip. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

Travel Supplier: means airline, tour operator, cruise line, hotel or other organization that has made the Land and/or Sea arrangements or other travel plans for the Insured.

Trip: means the date of travel shown on Your Confirmation of Coverage for which You purchased this plan. Travel must be more than 0 miles from Your legal primary residence. Maximum Trip duration is up to 6 months.

You or Your: refers to all persons listed on the Confirmation of Coverage under the program purchased by the Insured.

GENERAL PROVISIONS

The following provisions apply to all coverages:

WHEN YOUR COVERAGE BEGINS

All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at the location of the Insured, on the Scheduled Departure Date provided:

- (a) coverage has been elected; and
- (b) the required premium has been paid.

WHEN YOUR COVERAGE ENDS

Your coverage will end at 11:59 local time on the date that is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets; or
- (b) the date You return to Your origination point if prior to the Scheduled Return Date; or
- (c) the date You leave or change Your Covered Trip (unless due to unforeseen and unavoidable circumstances covered by the Policy; or
- (d) if the Insured extends the return date, Your coverage will terminate at 11:59 P.M., local time, at the location of the Insured on the Scheduled Return Date; or
- (e) the date the Insured cancels the Covered Trip; or
- (f) any Trip that exceeds up to 90 days.

Extended Coverage: Coverage will be extended under the following conditions:

- (a) When You commence air travel from Your origination point: within two (2) days before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; or (ii) greater than two (2) days before the commencement of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; or
- (b) If You return to Your origination point: within two (2) days after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; or (ii) greater than two (2) days after the completion of the Land/Sea Arrangements, the extension of coverage shall be provided only during Your air travel; or
- (c) If You are a passenger on a scheduled common carrier that is unavoidably delayed in reaching the final destination coverage will be extended for the period of time needed to arrive at the final destination.

In no event will coverage be extended for unscheduled extensions to Your Covered Trip for which premium has not been paid in advance.

ARBITRATION

Notwithstanding anything in this Policy to the contrary, any claim arising out of or relating to this contract, or its breach, will be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial rules except to the extent provided otherwise in this clause. Judgment upon the award rendered in such arbitration may be entered in any court having jurisdiction thereof. All fees and expenses of the arbitration shall be borne by the parties equally.

However, each party will bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. The arbitrators are precluded from awarding punitive, treble or exemplary damages, however so denominated. If more than one Insured is involved in the same dispute arising out of the same Group Policy and relating to the same loss or claim, all such Insureds will constitute and act as one party for the purposes of the arbitration. Nothing in this clause will be construed to impair the rights of the Insureds to assert several, rather than joint, claims or defenses.

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 this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

SUBROGATION

To the extent the Company pays for a loss suffered by You, the Company will take over the rights and remedies You had relating to the loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

The following provisions will apply to Accidental Death & Dismemberment, Flight Accident Accidental Death & Dismemberment, Emergency Sickness Medical Expense, and Emergency Accident Medical Expense:

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 arrangement to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by this 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 Supplier's name and this Policy number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of this 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.

PHYSICAL EXAMINATION AND AUTOPSY

The Company, or its designated representative, at their own expense, have the right to have You examined as often as reasonable necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

BENEFITS

ACCIDENTAL DEATH AND DISMEMBERMENT

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table below. The loss must occur within 365 days after the date of the Accident causing the loss.

The Principal Sum is shown on the Confirmation of Coverage. If more than one loss is sustained, as the result of an Accident, the amount payable shall be the largest amount of a sustained loss shown in the Table of Losses.

TABLE OF LOSSES

<u>Loss of</u>	<u>Percentage of Principal Sum</u>
Life.....	100%
Both hands or both feet.....	100%
Sight of both eye.....	100%
One hand and one foot.....	100%
Either hand or foot and sight of one eye.....	100%
Either hand or foot.....	50%
Sight of one eye.....	50%
Speech and hearing in both ears.....	100%
Speech.....	50%
Hearing in both ears.....	50%
Thumb and index finger of same hand.....	25%

“Loss” with regard to:

1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE: The Company will pay benefits for covered losses that result from Your being unavoidably exposed to the elements due to an Accident. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE: The Company will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

EMERGENCY SICKNESS MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the Confirmation of Coverage, if You incur Covered Medical Expenses as a result of Emergency Treatment of a Sickness that 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.

Covered Medical Expenses are necessary services and supplies that 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; 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 from a Sickness.
- (c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies;
- (f) emergency dental treatment for the relief of pain.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges mean 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 Confirmation of Coverage, if needed to secure Your admission to a Hospital because of Sickness.

If You are hospitalized due to a 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 this Policy have been paid.

EMERGENCY ACCIDENT MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the Confirmation of Coverage, if You incur Covered Medical Expenses for Emergency Treatment of an Accidental Injury that occurs 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 Accidental Injury.

Covered Medical Expenses are necessary services and supplies that 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, 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 from an Injury;
- (c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies;
- (f) emergency dental treatment for the relief of pain.

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

The Company will advance payment to a Hospital, up to the maximum shown on the Confirmation of Coverage, if needed to secure Your admission to a Hospital because of Accidental Injury.

If You are hospitalized due to an Accidental Injury 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 this Policy have been paid.

LIMITATIONS AND EXCLUSIONS

The following exclusions apply to, Accidental Death & Dismemberment, Flight Accidental Death & Dismemberment, Emergency Sickness Medical Expense, and Emergency Accident Medical Expense:

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section, unless the insurance is purchased within 10 days of the initial Trip deposit;
2. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) unless results in the death of a non-traveling immediate Family Member;
3. War or act of war (whether declared or not);
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. Alcoholism or drug addiction;
9. Commission or the attempt to commit a criminal act;
10. Participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest, (speed contest shall not include any of the regatta races), scuba diving][spelunking or caving, heliskiing, extreme skiing. Bodily contact sports means any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate;
11. Dental treatment except as a result of an injury to sound natural teeth limited to \$750;
12. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
13. Pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
14. Traveling for the purpose of securing medical treatment;
15. Services not shown as covered;
16. Care or treatment that is not medically necessary
17. Injury or Sickness when traveling against the advice of a Physician;
18. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

OPTIONAL - TRANSPORTATION PAK UPGRADE

If You have purchased the **Transportation Pak** upgrade in addition to Your Traveler Passenger Protection Plan, You will receive Flight Accidental Death & Dismemberment, Collision Damage Waiver and Roadside Assistance benefits. Benefit coverage is per Plan, 1 Pak allowed per Plan.

FLIGHT ACCIDENTAL DEATH & DISMEMBERMENT Form SRTC 2200-2 (WA)

The Insured is eligible for benefits as the result of an accident:

1. Received while a passenger on a regularly scheduled airline flight or regularly scheduled charter operated; in scheduled air transportation pursuant to economic authority issued by the Civil Aeronautics Board; by an intrastate scheduled airline of United States registry maintaining regularly published schedules and licensed for the transportation of passengers by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates; or by a scheduled airline of foreign registry maintaining regularly published schedules and licensed for transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registry of such airline;
2. Received while a passenger on any aircraft, other than a single-engine jet, which at the time is making a flight for the principal purpose of transporting passengers and not for any other operational, tactical or test purpose and which is operated by the Military Airlift Command of the United States, the Royal Canadian Air Force Air Transport Command, or the Royal Air Force Air Transport Command of Great Britain;
3. Received while a passenger on any land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by this policy;
4. Received while a passenger on a vehicle licensed to carry passengers for hire, but only when:
 - (a) going to an airport to board an aircraft on which the Insured is covered by this policy; or
 - (b) when leaving an airport after alighting from such an aircraft;
5. Received while upon airport premises designated for passenger use immediately before boarding or immediately after alighting from an aircraft on which the Insured is covered under this policy.

Benefits will be paid equal to the amount purchased for accidental death or dismemberment when You sustain Injuries resulting in any of the following Losses within 365 days from the date of the Accident:

Type of Loss	Percentage of Chosen Benefit Paid
Loss of Life	100%
Loss of both feet	100%
Loss of both hands	100%
Loss of both eyes	100%
Loss of one hand and one foot	100%
Loss of one hand and one eye	100%
Loss of one foot and one eye	100%
Loss of one hand	50%
Loss of one foot	50%
Loss of one eye	50%

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. Only the largest applicable amount shown above will be paid for the Injuries resulting from one accident. The benefit for loss of:

- (a) two extremities;
- (b) both eyes; or
- (c) one extremity and one eye is payable only when such loss results from the same accident.

If, while covered by this benefit, the Insured is unavoidably exposed to the elements because of an eligible accident and suffer a loss for which benefits are payable under this benefit, such loss will be payable under this policy. If, while eligible for this benefit, the Insured is in an accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which the Insured is scheduled under this policy, and the Insured's body has not been found within 52 weeks from the date of the accident, it will be presumed, unless there is evidence to the contrary, that the Insured suffered a loss of life as a result of those Injuries.

Flight Accident Option also includes a medical expense feature that pays Eligible Expenses up to \$50 for each \$1,000 of the chosen benefit amount. If medical expense occurs within 52 weeks of an eligible accident, the Insured will be paid for Eligible Medical Expenses as well as home health care from a licensed home health agency, but only if continued Hospital care would have otherwise been required; attendance of a registered graduate nurse; x-ray examination; or, use of an ambulance. Loss must occur within 365 days of the accident. To receive benefits, loss must be independent of illness or disease and all other causes.

COLLISION DAMAGE WAIVER

Form SRTC 2000 (WA)

If You rent a car while on the Covered Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not within Your control while in their possession, the Company will pay the lesser of:

- (a) The cost of repairs and rental charges imposed by the rental company while the car is being repaired; or
- (b) The Actual Cash Value of the car, meaning purchase price less depreciation; or
- (c) The amount shown on the Confirmation of Coverage.

Coverage is provided to You, provided You and Traveling Companions are licensed drivers, and are listed on the rental agreement.

The following exclusions apply to Collision Damage Waiver:

1. Any obligation the Insured assumes under any agreement (except insurance collision deductible);
2. Rentals of trucks, campers, trailers, off-road or four-wheel drive vehicles, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;
3. Any loss that occurs if the Insured is in violation of the rental agreement;
4. Failure to report the loss to the proper local authorities and the rental car company;
5. Damage to any other vehicle, structure or person as a result of a covered loss.

The following duties in the event of loss apply to Collision Damage Waiver:

1. The Insured must take all reasonable, necessary steps to protect the vehicle and prevent further damage to it;
2. The Insured must report the loss to the appropriate local authorities and the rental company as soon as possible;
3. The Insured must obtain all information on any other party involved in an Accident, such as name, address, insurance information and driver's license number;

The Insured must provide the Company all documentation such as rental agreement, police report and damage estimate.

ROADSIDE ASSISTANCE

Emergency Roadside Assistance is available 24 hours a day, 365 days a year. You will only have to pay for any non-covered expenses or covered costs in excess of Your \$50 per occurrence maximum. Service must be a covered benefit under the terms and conditions of this contract while You are on a scheduled Covered Trip and is available only for the specific Covered Vehicle registered as part of this agreement. Covered Vehicle means only that vehicle, which is rated $\frac{3}{4}$ ton in weight or less, not used for racing, rentals, dealer services, dealer loaners, taxi, limousine, shuttle, delivery, hauling, towing, road repair service, construction service, snow removal, or as a public livery vehicle, or any other commercial use that is purchased or leased.

All of the services provided are described herein and are applicable throughout the United States and Canada.

All 24 Hour Roadside Assistance services are provided by Brickell Financial Services Motor Club, Inc. dba Road America Motor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, FL 33126. For Mississippi and Wisconsin customers, services are provided by Brickell Financial All Services Motor Club. For California customers, services are provided by Road America Motor Club, Inc.

Just call the TOLL-FREE number, 1-866-296-9356 and a service vehicle will be dispatched to Your assistance. Important: Please be with Your Covered Vehicle when the service provider arrives, as they cannot service an unattended vehicle. Note: Only one service call for the same cause will be covered during any seven-day period.

Covered Services include:

1. Towing Assistance - When towing is necessary, Your Covered Vehicle will be towed to the nearest qualified service facility.
2. Flat Tire Assistance - Service consists of the removal of the flat tire and its replacement with the spare tire.
3. Fuel, Oil, Fluid and Water Delivery Service – An emergency supply of fuel, oil, fluid and water will be delivered if You are in immediate need. You must pay for the fluid when it is delivered.

4. Lock-out Assistance - If Your keys are locked inside a compartment of Your Covered Vehicle, assistance will be provided to supply assistance in gaining entry into the locked compartment.
5. Battery Assistance - If battery failure occurs, a jump start will be provided to start Your Covered Vehicle.
6. Collision Assistance - If Your Covered Vehicle is involved in a collision, towing assistance will be provided when needed to direct the Vehicle to the nearest qualified repair facility.

The following items are not included as part of the emergency roadside assistance benefit:

Cost of parts, replacement keys, fluids, cost of fuel, material, additional labor relating to towing, or the cost of installation of products. Non-emergency mounting or removing of any tires, snow tires, off-road tires, or similar items. Tire Repair at any location other than a roadside disablement site. Service for any Vehicles in tow. Any and all taxes or fines. Damage or disablement due to fire, flood, terrorism or vandalism. Winching, Extrication, Towing from, service or repair work performed at a service station, garage or repair shop. Service on a Covered Vehicle that is not in a safe condition to be towed. Non-emergency towing or other non-emergency service. Impound towing or towing by other than an authorized service provider; Vehicle storage charges; a second tow for the same disablement. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Covered Vehicle in the commission of a felony. Repeated service calls for a Covered Vehicle in need of routine maintenance or repair. Only one disablement for the same cause during any seven-day period will be accepted. Services obtained independently of Road America. This is not a Reimbursement Service.

TRAVEL ASSISTANCE & CONCIERGE SERVICES

MEDICAL SERVICES

MEDICAL ASSISTANCE – Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help You locate local physicians, dentists, or medical facilities.

MEDICAL CONSULTATION AND MONITORING – If You are hospitalized, we will contact You and Your treating physician to monitor Your condition to assure You are receiving appropriate care and assess the need for further assistance. We will also contact Your personal physician and family at home when necessary or requested to keep them informed of Your situation.

MEDICAL EVACUATION – When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the Policy. All medical transportation services must be authorized and arranged by On Call International. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

EMERGENCY MEDICAL PAYMENTS – We will assist You in the advancement of funds or guarantee payments (up to the Policy limit) to a hospital or other medical provider, if required, to secure Your admission, treatment or discharge.

PRESCRIPTION ASSISTANCE – We will assist You with replacing medications that are lost, stolen or spoiled during Your Covered Trip, either locally or by special courier.

DEPENDENT TRANSPORTATION & FAMILY VISITS – When a minor (age 18 or younger) is left unattended on a Covered Trip due to hospitalization or death of the accompanying adult, we will arrange for his or her return home, including escort expenses. If You are traveling alone and hospitalized 7 days or more, we will arrange transportation for a person You choose to visit You.

REPATRIATION OF REMAINS – In the event of death while on a Covered Trip, we will arrange for the preparation and transportation required to return Your remains to Your home.

24 HOUR TRAVEL ASSISTANCE SERVICES

24 HOUR LEGAL ASSISTANCE – If while on Your Covered Trip You encounter legal problems, we will help You find a local legal advisor. If You are required to post bail or provide immediate payment of legal fees, we will assist You in arranging a funds transfer from family or friends.

MESSAGE SERVICES – We will transmit emergency messages to family, friends or business associates. We will advise You if we have difficulty delivering Your message and let You know that the message has been received. We will also relay non-emergency e-mail or phone messages on Your behalf at any time during Your Covered Trip.

LANGUAGE INTERPRETATION SERVICES – We provide interpretation services in major languages and will refer You to appropriate local services, if needed.

EMERGENCY CASH TRANSFER – We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of Your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

PRE-TRIP TRAVEL SERVICES – We provide 24-Hour information, help and advice for Your planned Covered Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

TRAVEL DOCUMENT AND TICKET REPLACEMENT – When important travel documents (such as passports and visas) are lost or stolen, we will help You to secure replacements. We will also help You when airline or other travel tickets are lost or stolen. We will assist You with reporting Your loss, reissuing tickets and obtaining the money required for this purpose (You are responsible for providing the funds).

CONCIERGE SERVICES

- restaurant, shopping, hotel recommendations/reservations
- local transport (rental car, limousine, etc) information and reservations
- sporting, theatre, night life and event information (sports, scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- golf course information, referrals, recommendations and tee times
- tracking and assisting with the return of lost or delayed baggage

BUSINESS SERVICES

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print and copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

CLAIMS PROCEDURES

To facilitate prompt claims settlement:

TRIP CANCELLATION / INTERRUPTION CLAIMS:

IMMEDIATELY Call Your Travel Supplier and the Claims Administrator to report Your cancellation and avoid non-covered expenses due to late reporting. The Claims Administrator will then advise You on how to obtain the appropriate form to be completed by You and the attending Physician. Provide all unused transportation tickets, official receipts, etc.

If appropriate, 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 the dates contracted.

TRIP DELAY CLAIMS:

Obtain receipts for any Additional Expenses (i.e.: meals, lodging, etc.) and submit with written documentation from the source which caused the delay for verification (i.e.: Common Carrier, police report, etc.).

MEDICAL EXPENSE CLAIMS:

Obtain receipts from the providers of services, etc., stating the amount paid and listing the diagnosis and treatment. Provide a copy of their final disposition of Your claim.

BAGGAGE CLAIMS:

In case of Loss, theft, or damage to personal belongings, immediately contact the hotel manager, tour guide or representative, transportation official, or local police; report occurrence and obtain a written statement. Submit claim first to party responsible (i.e.: airline, hotel, etc.). Provide a copy of the outcome of Your claim, along with the written Loss statements, receipts, etc.

Nationwide Claims Administration
Travelex Travel Claims
P.O. Box 6866
Shawnee Mission, KS 66206

Phone: 1-888-493-5378

Hours: 7:30 – 5:00 CST Monday - Friday

Questions? Call
1-800-819-9004



Insurance Services