

## DESCRIPTION OF COVERAGE

*This coverage is not available to Washington residents.*

# Annual Travel Coverage

## Schedule of Benefits

\$ 10,000	Medical Expense
\$ 100,000	Emergency Medical Transportation
\$ 150	Baggage Delay
\$ 300	Travel Document Coverage
\$ 200	Pet Care Home Alone
\$ 150	Hotel Overbooking
\$ 200	Credit Card Coverage ( <i>max. \$50 per card</i> )
\$ 25,000	Car Rental Collision Coverage

## Services

- Travel Medical Advisories
- Emergency Medical Transportation
- Repatriation of Remains
- Lost Passport/Travel Documents
- Emergency Prescription Replacement
- Medical Referral
- Medical Case Monitoring
- Emergency Message Relay
- Emergency Claims Assistance
- Referral to Embassy or Consulate
- Legal Referrals
- Emergency Cash Transfer
- Translation or Interpretation Service
- LiveTravel®
- Bag Trak®

## Optional Coverage

- Annual aggregate Trip Cancellation & Interruption  
(\$1,000 maximum)
- Per Trip Cancellation & Interruption  
(\$2,500 maximum)

IMPORTANT — Exclusions apply to certain medical conditions.

**- Coverage is valid only if plan cost has been paid -**

**PRODUCT NUMBER: 007625-P3-4 12/04**

In the event of a claim, please refer to the above Product Number.

For coverage questions or to request a claim form, call toll-free 1.800.826.1300. For emergency help while on your trip, see the information and phone numbers on the reverse side.

### Blanket Travel Accident Insurance

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

### PLEASE READ THIS DOCUMENT CAREFULLY!

#### Insurance Coverage

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

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

**- Coverage may not be available in all states. -**

### Definitions

**"Baggage"** means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

**"Business Partner"** means an individual who a) is involved with the Insured or the Insured's Traveling Companion in a legal partnership; and b) is actively involved in the daily management of the business.

**"Common Carrier"** means any conveyance operated under a license for the transportation of passengers for hire.

**"Complication of Pregnancy"** means a condition in which the diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy. It does not include any condition associated with the management of a difficult pregnancy not consisting of a classifiably distinct Complication of Pregnancy.

**"Contracted Departure Date"** means the date on which the Insured is originally scheduled to leave on his/her Trip.

**"Contracted Return Date"** means the date on which the Insured is originally scheduled to return from the Trip to the Return Destination.

**"Default"** means any failure of a provider of travel-related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.

**"Destination"** means the place where the Insured expects to travel on his/her Trip, as shown on the enrollment form.

**"Experimental or Investigative"** means treatment, a device or prescription medication which is recommended by a Physician, but is not considered by the medical community as a whole to be safe and effective for the condition for which the

treatment, device or prescription medication is being used, including any treatment, procedure, facility, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

**"Exotic Vehicle"** means 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, Lexus, Lotus, Maserati, Mercedes, MG, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls Royce, Stutz, Sterling, and Triumph. The Insured must contact Travel Guard customer service at 1.800.826.1300 before renting to confirm whether the vehicle is covered.

**"Hospital"** means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic, or facility for nursing, rest or convalescence, a place for the aged, or military or veterans hospital.

**"Immediate Family Member"** means the Insured's spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward.

**"Inclement Weather"** means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

**"Injury"** means a bodily Injury, caused by an accident occurring while this Policy is in force as to the Insured whose injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by the Policy. The injury must be verified by a Physician.

**"Insured"** means a person who: (a) is a member of an eligible class of persons as described in the Classification of Eligible Persons section of the Master Application; (b) completes any required enrollment form; (c) for whom plan cost has been paid; and (d) while covered under this Policy.

**"Insurer"** means National Union Fire Insurance Company of Pittsburgh, PA.

**"Medically Necessary"** means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; (3) is ordered by a Physician and performed under his or her care, supervision, or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers, or any other person.

**"Natural Disaster"** means a flood, hurricane, tornado, earthquake, or blizzard that is due to natural causes.

**"Physician"** means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Insured, Immediate Family Member, or Traveling Companion.

**"Reasonable and Customary Charges"** means an expense which: (a) is charged for treatment, supplies, or medical services Medically Necessary to treat the Insured's condition; (b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary Charges exceed the actual amount charged.

**"Return Destination"** means the place to which the Insured expects to return from his/her Trip.

**"Sickness"** means an illness or disease which is diagnosed or treated by a Physician.

**"Strike"** means a stoppage of work (a) announced, organized, and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strike are work slowdowns and sickouts.

**"Traveling Companion"** means persons who are booked to accompany the Insured during the Trip.

**"Trip"** means the period of time between the Contracted Departure Date and the Contracted Return Date for which prepaid travel arrangements are arranged by or purchased through the Travel Supplier. Home travel is primarily by Common Carrier and only incidentally by private conveyance.

## **Individual Eligibility, Effective, & Termination Dates**

Persons eligible for insurance under the policy are any traveler(s) who makes enrollment for coverage and pays the Plan cost providing they have not already departed on their Trip. All coverages are aggregate amounts and diminish in value per paid claim. The policy covers all Trips of up to 90 days in length during your annual enrollment period as specified in your enrollment form.

**Effective Date:** Coverage begins on the latest of: (a) the date the plan cost is paid; or (b) the date and time the Insured starts a Trip, provided the plan cost is paid; (c) a scheduled Contracted Departure Date, provided the plan cost is paid.

Annual coverage terminates 365 days following the policy effective date. Coverage is valid for any travel 100 miles or more from their primary residence (not applicable to Trip Cancellation and Interruption coverage).

**Termination Date:** Coverage ends on the earliest of: (a) the date a Trip is completed; (b) a scheduled Contracted Return Date; (c) the Insured's arrival at the Return Destination on a

round Trip or the Destination on a one-way Trip; (d) cancellation of any Trip covered under the policy. The policy covers Trips up to 90 days in length.

## **General Exclusions**

**The following exclusions apply to Trip Cancellation and Interruption, Medical Expense, and Emergency Medical Transportation coverages:** any claims arising from Pre-Existing Conditions.

**The following exclusions apply to Trip Cancellation & Interruption, Medical Expense, and Emergency Medical Transportation coverages:**

**THE INSURANCE DOES NOT COVER ANY LOSS CAUSED BY OR RESULTING FROM:** suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury by the Insured, Immediate Family Member, Traveling Companion or Business Partner; war or any act of war whether declared or not; civil disturbance or insurrection; civil disorder or riot; full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned plan cost for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded); riding as a pilot, crew member or student pilot on any aircraft or device for aerial navigation; participation in any professional, semi-professional, or inter-scholastic team sports, participation in contests of speed, motor sports or motor racing, including training or practice for the same; being under the influence of drugs or intoxicants unless prescribed by a Physician; any unlawful acts, committed by the Insured, Immediate Family Member or Traveling Companion, whether insured or not; skydiving; scuba or deep sea diving; snowskiing; hang gliding; parachuting; dental treatment except as a result of Injury to sound natural teeth (limited to emergency treatment during the Trip); pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy; mental, psychological, or nervous disorders including, but not limited to anxiety, depression, neurosis, or psychosis; loss or damage caused by detention, confiscation, or destruction by customs; if the Insured's tickets do not contain specific travel dates (open tickets); elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury; Experimental or Investigative treatment or procedures; an Injury or Sickness which occurs at a time when this coverage is not in effect.

**The following exclusions apply to Baggage and Personal Effects coverage:** **ANY LOSS OR DAMAGE TO:** a) animals; (b) automobiles or automobile equipment; (c) boats; (d) motors; (e) motorcycles; (f) other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier); (g) household furniture; (h) prosthetic limbs, false

artificial, teeth, dental bridges, any type of eyeglasses, sunglasses or contact lenses; (i) hearing aids; keys, money, stamps, stocks, bonds, notes or securities accounts, bills, currency, deeds, postal or money orders, food stamps or other evidence of debt, credit cards; (j) tickets except for administrative fees required to reissue tickets or documents and valuable papers; (k) sporting equipment if loss or damage results from the use thereof.

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

### **PRE-EXISTING CONDITIONS**

The Insurer will not pay under Trip Cancellation and Interruption, Medical Expense, and Emergency Medical Transportation any claims arising from any Injury, Sickness, or other condition of the Insured, a Traveling Companion, or an Immediate Family Member which: (a) first manifests itself, worsened, became acute, or had symptoms causing a reasonable person to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment or treatment that was recommended by a Physician; within the 90-day period before the Insured's Trip cancellation coverage began under this insurance plan.

If the Insured has any questions concerning this exclusion, they may call 1.800.826.1300 for further clarification.

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

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

### **Medical Expense Benefit**

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

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

### **Emergency Medical Transportation**

The Insurer will pay benefits for covered expenses up to the Maximum Amount shown on the Schedule of Benefits if any Injury or emergency Sickness commencing during the Tour results in the Insured's necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of the Insured's Injury or Sickness warrants an Emergency Evacuation. Emergency Evacuation means: (a) the Insured's medical condition warrants immediate transportation from the place where he/she is injured or sick to the nearest Hospital where adequate medical treatment can be obtained. Travel Guard Assist will arrange: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the Insured's Physician determines that adequate medical treatment is not locally available; (b) Reasonable and Customary Charges for escort expenses required by the Insured, if the Insured is disabled during a Trip and an escort is recommended, in writing, by a Physician; (c) Reasonable and

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

### **Baggage Delay**

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

### **Travel Document Coverage**

The Insurer will reimburse this benefit, up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will reimburse all direct loss due to loss of the Insured's travel documents during the Insured's Trip.

### **Pet Care Home Alone**

The Insurer will pay the Insured up to \$25 per day up to a maximum of \$200 in total for any one claim to cover additional boarding fees incurred after the first 24 hours of the Insured's delayed return from his/her Trip due to in-patient treatment overseas and as a result the Insured's pet exceeding a pre-booked period of accommodation within a recognized Boarding Kennel, Cattery, or Animal Shelter. The Insurer will not pay for the following in addition to the General Exclusions: 1) Claims which are not substantiated by a written report from the Boarding Kennel, Cattery, or Animal Shelter. 2) Any fees incurred in the first 24 hours or which did not form part of the original pre-booked duration for the Insured's pet.

### **Hotel Overbooking**

The Insurer will also pay up to \$150 in additional expenses per room for one night's lodging for each room guaranteed or confirmed through the Insured's Travel Agent that is oversold if the Insured's hotel is unable to provide reasonable, alternative accommodations.

### **Credit Card Coverage**

The Insurer will reimburse for loss due to unauthorized use of the Insured's credit cards, if the Insured has complied with all credit card conditions imposed by the credit card companies.

### **Car Rental Collision Coverage**

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits subject to a \$500 deductible. Coverage does not apply in countries or states where the sale of this insurance is prohibited by law. If the Insured rents a car while on his/her Trip, and the car is damaged due to collision, vandalism, windstorm, fire, hail or flood, while in his/her possession, the Insurer 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.

Coverage is provided to the Insured and Traveling Companion, providing the Insured and Traveling Companion are licensed drivers, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity.

In addition to the General Exclusions, coverage is not provided for loss due to: (a) any loss which occurs if the Insured or his/her Traveling Companion is in violation of the rental agreement; (b) rentals of trucks, campers, trailers, off-road vehicles, motor bikes, motorcycles, recreational vehicles, or Exotic Vehicles; (c) any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision deductible; (d) failure to report the loss to the proper local authorities and the rental car company; (e) damage to any other vehicle, structure, or person as a result of a covered loss; (f) participation in contests of speed, motor sport or motor racing including training or practice for the same; (g) driving under the influence of alcohol; (h) being under the influence of drugs or intoxicants, unless prescribed by a Physician; (i) war or act of war, whether declared or not, civil commotion, insurrection or riot; (j) any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not; (k) Injury sustained while committing or attempting to commit a crime.

**The Insured's Duties in the Event of Loss:** The Insured must: take all reasonable, necessary steps to protect the vehicle and prevent further damage to it; report the loss to the appropriate local authorities and the rental company as soon as possible; obtain all information on any other party involved in an

accident, such as name, address, insurance information, and driver's license number; and provide the Insurer all documentation such as rental agreement, police report, and damage estimate.

### **Optional Trip Cancellation and Interruption**

Insurer will pay benefits, to the Maximum Amount shown on the Schedule of Benefits, in the event the Insured is prevented from taking his/her Trip because: (a) Sickness, Injury, or death of an Insured, Immediate Family Member, Traveling Companion or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted. (b) The Insured being: subpoenaed, summoned for jury duty, quarantined, has a principal residence made uninhabitable by fire, flood, or similar Natural Disaster; the Insured or a Traveling Companion has a documented traffic accident while en route to departure, or is hijacked.

This coverage does not cover loss caused by: (i) carrier-caused delays; (ii) Inclement Weather; (iii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member, or a Traveling Companion; (vi) Default, cancellations, or changes, by the airline, tour operator, or supplier of travel-related services or lodging; (vii) any government regulation or prohibition; (viii) Strike; (ix) a loss, Injury, or Sickness occurring on or before the Insured's coverage effective date.

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

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

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

### **Payment of Claims**

**Claim Procedures: Notice of Claim:** The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Medical Expense), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard, P.O. Box 47, Stevens Point, Wisconsin 54481 (Telephone: 1.800.826.1300). All claims of California residents will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC, in those states where it is licensed.

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

**Payment of Claims: When Paid:** Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

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

**Benefits for Medical Expense/Emergency Medical Transportation Services** may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

**Problems with your insurance?** If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street, Stevens Point, WI 54481, or call 1.800.826.1300.

### **General Provisions**

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

**Autopsy** – The Insurer at its own expense, may require an autopsy where permitted by law.

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

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

**Legal Actions** – No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

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

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

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

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

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

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

The definition of "Hospital" applicable to residents of Florida is as follows:

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

The Legal Actions provision applicable to residents of Florida is as follows: No action at law or in equity may be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action may be brought after the expiration of 5 years after the time written proof of loss is required to be furnished.

Exclusion (any unlawful acts, committed by the Insured, Immediate Family Member or Traveling Companion, whether insured or not) does not apply to residents of Florida.

For inquiries, information about coverage or for assistance in resolving complaints call: 1.800.826.1300.

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

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

## Services\*

**TRAVEL MEDICAL ADVISORIES:** Before the Insured leaves on his/her Trip, he/she may obtain the latest travel advisories on his/her travel Destination(s). These advisories may include country-specific information such as visa and passport requirements, inoculation and immunization requirements, foreign exchange rates, weather forecasts, embassy and consular information, and U.S. State Department travel advisories.

**EMERGENCY MEDICAL TRANSPORTATION:** In the event of an Injury or an illness to the Insured requiring medical treatment or hospitalization that is not adequate where he/she is traveling, Travel Guard Assist will coordinate and arrange emergency medical transportation to the nearest appropriate Hospital. Once the Insured is stabilized, and it's medically necessary, Travel Guard Assist will also coordinate the return of the Insured to a Hospital near his/her permanent residence.

**REPATRIATION OF REMAINS:** In the event of the death of any Insured who is traveling, Travel Guard Assist will arrange for the return of the remains to the commercial airport nearest the Insured's permanent residence.

**LOST PASSPORT/TRAVEL DOCUMENTS:** Travel Guard Assist will assist the Insured with obtaining replacements if an Insured loses important travel documents while on the road — e.g., passport, credit cards, airline tickets, etc.

**EMERGENCY PRESCRIPTION REPLACEMENT:** For lost, damaged or locally unavailable prescriptions, Travel Guard Assist will coordinate the dispatch of such medications, when possible and legally permissible, to the Insured upon the authorization of the prescribing Physician.

**MEDICAL REFERRAL:** If medical advice or care is needed, Travel Guard Assist will refer the Insured to the nearest and most appropriate care facility or provide a listing to the Insured of the available medical care. At the Insured's request, Travel Guard Assist will assist with obtaining an appointment with the medical care provider chosen by the Insured.

**MEDICAL CASE MONITORING:** If the Insured is hospitalized when traveling away from home, Travel Guard Assist will monitor the case from the initial admission until discharge. Using the skills of medical professionals, the Insured is assured that all necessary information is made available to him/her to ensure that the Insured receives the essential care he/she needs.

**EMERGENCY MESSAGE RELAY:** Travel Guard Assist provides the Insured with the ability to receive or transmit emergency messages to his/her family, employer, or family Physician.

Make sure you call Travel Guard Assist (1.800.826.1300 or 1.715.295.5452) before you seek medical care while traveling. Where available, we can arrange direct payment to a member of our Preferred medical network, saving you the time and paperwork associated with reimbursement of medical expenses. Our assistance coordinators also can help you locate the nearest and most appropriate medical provider, monitor your care, and provide updates to your family and/or employer.

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

Satisfaction Guaranteed — Travel Guard is committed to providing products and services that will exceed expectations. If you are not completely satisfied, you can receive a refund of the cost. Requests must be submitted to Travel Guard in writing within 15 days of the effective date of the coverage, provided it is not past the original departure date.

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



When calling from the U.S., 1.800.826.1300.  
When calling from abroad, call collect 1.715.345.0505.

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

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