

SERFF Tracking Number: PLIS-127170807 State: Arkansas
Filing Company: QBE Insurance Corporation State Tracking Number: 48800
Company Tracking Number: TRAVEL
TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
Product Name: Travel
Project Name/Number: /

Filing at a Glance

Company: QBE Insurance Corporation

Product Name: Travel

TOI: H19G Group Health - Travel

Sub-TOI: H19G.000 Health - Travel

Filing Type: Form

SERFF Tr Num: PLIS-127170807

SERFF Status: Closed-Approved-Closed

Co Tr Num: TRAVEL

Author: John Plisky

Date Submitted: 05/17/2011

State: Arkansas

State Tr Num: 48800

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 06/02/2011

Disposition Status: Approved-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Blanket

Filing Status Changed: 06/02/2011

State Status Changed: 06/02/2011

Created By: John Plisky

Corresponding Filing Tracking Number:

Filing Description:

Please see attached cover letter.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: AR-Specific, exempt in PA.

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: John Plisky

Company and Contact

Filing Contact Information

John Plisky, Consultant

Plisky Plisky & Co. LLC

617 Union Ave., Bldg. 1-2

j.plisky@verizon.net

732-223-0770 [Phone]

732-223-1776 [FAX]

SERFF Tracking Number: *PLIS-127170807* State: *Arkansas*
 Filing Company: *QBE Insurance Corporation* State Tracking Number: *48800*
 Company Tracking Number: *TRAVEL*
 TOI: *H19G Group Health - Travel* Sub-TOI: *H19G.000 Health - Travel*
 Product Name: *Travel*
 Project Name/Number: */*
 Brielle, NJ 08730

Filing Company Information

(This filing was made by a third party - pliskypliskyandcolle)

QBE Insurance Corporation	CoCode: 39217	State of Domicile: Pennsylvania
88 Pine Street, 4th Floor	Group Code: 796	Company Type:
New York, NY 10005	Group Name:	State ID Number:
(877) 772-6771 ext. [Phone]	FEIN Number: 22-2311816	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 for policy form filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QBE Insurance Corporation	\$50.00	05/17/2011	47686851
QBE Insurance Corporation	\$150.00	06/01/2011	48221962

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/02/2011	06/02/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	06/01/2011	06/01/2011	John Plisky	06/01/2011	06/01/2011

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Product Name: *Travel*
Project Name/Number: */*

Disposition

Disposition Date: 06/02/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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State: Arkansas

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	List of Forms	Approved-Closed	Yes
Supporting Document	Explanation of Variable Material	Approved-Closed	Yes
Supporting Document	Authorization	Approved-Closed	Yes
Form	Policy	Approved-Closed	Yes
Form	Certificate	Approved-Closed	Yes
Form	Master Application	Approved-Closed	Yes
Form	Arkansas Endorsement	Approved-Closed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/01/2011

Submitted Date 06/01/2011

Respond By Date

Dear John Plisky,

This will acknowledge receipt of the captioned filing.

Objection 1

- Policy, QBTP-0001(11-10) (Form)
- Certificate, QBTC-0001(11-10) (Form)
- Master Application, QBTA-0001(11-10)-AR (Form)
- Arkansas Endorsement, QBTE-0001(11-10)-AR (Form)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$200.00. Please submit an additional \$150.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/01/2011
Submitted Date 06/01/2011

Dear Rosalind Minor,

Comments:

Response 1

Comments: Sorry. We submitted an additional \$150 through EFT as requested.

Related Objection 1

Applies To:

- Policy, QBTP-0001(11-10) (Form)
- Certificate, QBTC-0001(11-10) (Form)
- Master Application, QBTA-0001(11-10)-AR (Form)
- Arkansas Endorsement, QBTE-0001(11-10)-AR (Form)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$200.00. Please submit an additional \$150.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Sincerely,
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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	QBTP-0001(11-06/02/2011 10)	Policy/Cont ract/Fraternal Certificate	Policy	Initial			QBTP-0001(11-10) Travel Policy.pdf
Approved-Closed	QBTC-0001(11-06/02/2011 10)	Certificate	Certificate	Initial			QBTC-0001(11-10) Travel Certificate.pdf
Approved-Closed	QBTA-0001(11-06/02/2011 10)-AR	Application/Enrollment Form	Master Application	Initial			QBTA-0001(11-10)-AR Travel Master Application.pdf
Approved-Closed	QBTE-0001(11-06/02/2011 10)-AR	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Arkansas Endorsement	Initial			QBTE-0001(11-10)-AR AR Endorsement.pdf



**INSURANCE CORPORATION
HARRISBURG, PENNSYLVANIA**

**Administrative Office: [Wall Street Plaza, 88 Pine Street, 4th Floor, New York, NY 10005]
Toll-Free Telephone Number: [1-800-123-4567]**

BLANKET TRAVEL PROTECTION INSURANCE POLICY

This Policy is issued to the Policyholder named in the Schedule. This Policy is issued in consideration of a completed group application and payment of premiums as provided by its terms.

We agree to pay benefits in accordance with all the provisions of this Policy.

Premiums are payable to Us or Our agent in amounts determined by this Policy. The first premium is due on the Effective Date. Future premiums are due thereafter as provided by the terms of this Policy.

EFFECTIVE DATE: This Policy and the insurance provided by it become effective 12:01 A.M. Standard Time at the Policyholder's address on the Effective Date shown on the Schedule.

This Policy is governed by the laws of the state of [State].

This Policy is executed on the Effective Date, at [City, State].

IN WITNESS WHEREOF QBE Insurance Corporation has caused this Policy to be executed on its Issue Date, to take effect on the Effective Date.

A handwritten signature in black ink, appearing to read "Robert D. Byler".

Robert D. Byler, President

A handwritten signature in blue ink, appearing to read "Peter T. Maloney".

Peter T. Maloney, Corporate Counsel &
Corporate Secretary

[This Policy may be returned within [10-30] days of receipt for a full refund of any premium paid.]

NON-PARTICIPATING POLICY

TABLE OF CONTENTS

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SECTION 1: SCHEDULE OF BENEFITS

Policyholder: [ABC Organization]

Address: [123 Main St., Anytown, State 01234]

Eligibility: [All Covered Persons of ABC Organization]

Policy Effective Date: [01-01-2011]

Policy Termination Date: [01-31-2011]

[Extended Coverage: included]

Premium Due Date: [01-01-2011]

Premium Rate: [\$123.45]

Plan Name: [PLAN 1]

Maximum Benefit Amount

[Accidental Death Benefits

[Combined Accidental Death and
Common Carrier Accidental Death Maximum.....[\$100-\$1,000,000]]
[Accidental Death Benefit Principal Sum.....[\$100-\$1,000,000]]
[Common Carrier Accidental Death Principal Sum.....[\$100-\$1,000,000]]

[Accidental Death and Dismemberment Benefits

[Combined Accidental Death and Dismemberment and
Common Carrier Accidental Death and Dismemberment Maximum.....[\$100-\$1,000,000]]
[Accidental Death and Dismemberment Benefit Principal Sum.....[\$100-\$1,000,000]]
[Common Carrier Accidental Death and Dismemberment Principal Sum.....[\$100-\$1,000,000]]

[Medical Expense Benefits

[Single Maximum Limit for All Coverages [after \$100-\$1,000] Deductible].....[\$100-\$250,000]]
[Split Maximum Limit Coverage
[Accident Medical Expense [after [\$100-\$1,000] Deductible].....[\$100-\$50,000]]
[Sickness Medical Expense [after [\$100-\$1,000] Deductible].....[\$100-\$50,000]]
[Hospital Daily Limit.....[\$100-\$10,000]]

[Dental Expense Benefits

[Emergency Dental Treatment Maximum.....[\$50-\$500]]
[Follow-up Emergency Dental Treatment Maximum.....[\$50-\$500]]

[[Emergency Evacuation] [and Repatriation of Remains] Benefits

[Emergency Evacuation Maximum.....[\$100 - \$1,000,000]]
[Repatriation of Remains Maximum.....[\$100 - \$1,000,000]]
[Escort Maximum Limit.....[\$100 - \$10,000]]
[Cremation Maximum Limit.....[\$100 - \$10,000]]
[Transportation Maximum Limit.....[\$100 - \$10,000]]
[Bedside Traveling Companion Maximum Limit..... [[[\$100-\$500] per day] [up to [\$100-\$10,000]]]

[Trip [Cancellation] [and/or] [Interruption] Benefits

[Pre-Departure Trip Cancellation Maximum Limit.....[\$100-\$100,000]]

[Post-Departure Trip Interruption Maximum Limit.....[\$100-\$150,000]]
 [Single Occupancy Maximum Limit.....[\$100-\$10,000]]
 [Frequent Traveler Rewards Maximum Limit.....[\$100-\$10,000]]
 [Ticket Change Maximum Limit.....[\$100-\$10,000]]
 [Itinerary Change Maximum Limit.....[\$100-\$10,000]]

[Cancel Anytime Coverage]

Maximum Limit.....[\$100-\$150,000]]

[Trip Delay Benefits]

Reasonable Additional Expenses Maximum Limit.....[\$25-\$10,000]]

[Airline Delay Benefits]

Reasonable Additional Expenses Maximum Limit.....[\$100-\$10,000]]

[Missed Connection Benefit]

Missed Connection Maximum Limit.....[\$100 - \$1,000]
 [Accommodation and Meal Expenses Maximum Limit.....[\$100-\$500] per day]]

[Port of Call Benefits]

Missed Port of Call Maximum Limit.....[\$100-\$500]]

[Hotel Overbooking Benefits]

Hotel Overbooking Maximum Limit.....[[\$100-\$500] per day] [up to [\$100-\$10,000]]]

[Event Ticket Benefits]

Maximum Limit.....[\$100-\$300] per ticket [up to [\$500-\$1,000] per event]]]

[Domestic Pet Benefits]

[Domestic Pet Boarding Maximum Limit.....[\$25 - \$100]]
 [Domestic Pet Return Maximum Limit.....[\$25 - \$100]]]

[Rental Car Damage Benefits]

Rental Car Damage Maximum Limit.....[\$25,000-\$50,000]
 [Deductible.....[\$100-\$1,000]]]

[Vacation Rental Benefits]

[Trip Cancellation Maximum Limit.....[\$100-\$30,000]]
 [Trip Interruption Maximum Limit.....[\$100-\$45,000]]]

[Vacation Ownership Benefits]

[Trip Cancellation Maximum Limit.....[\$100-\$30,000]]
 [Trip Interruption Maximum Limit.....[\$100-\$45,000]]]

[Baggage] [Personal Effects] [Travel Documents] [Musical Instruments] [Sportsman Equipment] [and] [Golf Equipment] Benefits

[Direct Loss], [Theft,] [Damage or Destruction] Maximum Limit.....[\$100-\$10,000]
 [Deductible.....[\$100-\$1,000]]
 [[Lost],[, Stolen] [or] [Damaged] Passport Maximum Limit.....[\$100-\$10,000]]
 [[Lost],[, Stolen] [or] [Damaged] Prescription Maximum Limit.....[\$100-\$10,000]]
 [Baggage Return Maximum Limit.....[\$100-\$10,000]]
 [[Baggage] [Sportsman Equipment] [Golf Equipment] [Musical Instrument]
 Delay Maximum Limit.....[\$100-\$1,000]]
 [Baggage Delivery Maximum Limit.....[\$100-\$10,000]]
 [Vehicle Return Maximum Limit.....[\$100-\$10,000]]]

[Security Evacuation Benefit

Security Evacuation Maximum Limit.....[\$100 - \$100,000]]

[Security Deposit Protection Benefits

Security Deposit Protection Maximum Limit.....[\$100 - \$10,000]]

[Credit Card Coverage Benefit

Credit Card Coverage Maximum Limit.....[\$100 - \$10,000]]

SECTION 2: GENERAL DEFINITIONS

(Capitalized terms within this Policy are defined herein)

["Actual Cash Value"] means current replacement cost for items of the like kind and quality, less depreciation.]

["Baggage"] means luggage, [travel documents,] and personal possessions, [bicycles when checked as baggage with Common Carrier] [musical instruments] [hunting equipment] [including but not limited to:] [guns,] [rods,] [reels,] [tackle,] [bows,] [arrows,] [fishing equipment,] [ski gear,] [including but not limited to:] [skis,] [sporting equipment] [ski poles,] [ski bindings,] [boots,] [snowboards,] [golf equipment] [SCUBA diving equipment] whether owned, [borrowed], or rented, taken by the Insured on the Trip.]

["Business Partner"] means a person who: (1) is involved with the Insured [or the Insured's Traveling Companion] in a legal partnership; and (2) is actively involved in the daily management of the business.]

["Caregiver"] means an individual employed for the purpose of providing assistance with activities of daily living to the Insured or to the Insured's Family Member who has a physical or mental impairment. The Caregiver must be employed by the Insured or the Insured's Family Member. [A Caregiver is not a babysitter; childcare service, facility or provider; or persons employed by any service, provider or facility to supply assisted living.]]

["City"] means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.]

["Common Carrier"] means an [air,] [land,] [sea] conveyance operated under a license for the transportation of passengers [for hire] [and for which the Insured's ticket was purchased through the [Travel Supplier] [Travel Arranger]].]

["Complications of Pregnancy"] means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include nonelective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy do not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.]

["Confirmation"] means the written reservation of accommodations at a resort.]

["Covered Person(s)"] means all persons listed on the Letter of Confirmation under the program of insurance purchased.

["Covered Trip(s)"] means any scheduled Trip(s) for which the [Policyholder] [Participating Organization] [Insured] requests coverage and remits any required plan cost.]

["[Departure] [Confirmation Begin] Date"] means the date on which the Insured is originally scheduled to leave on his/her Trip. This date is specified in the travel documents.]

["Deductible"] means the amount of charges that must be incurred by an Insured before benefits

become payable. The amount of the Deductible is shown in the Schedule for each respective coverage to which a Deductible applies.]

["Destination" means any place where the Insured expects to travel to on his/her Trip [other than Return Destination] [as shown on the [Enrollment Form] [Trip itinerary] [travel documents] [manifest] [confirmation].]

["Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months:

- (1) resides with the Insured;
- (2) shares financial assets and obligations with the Insured;
- (3) is not related by blood to the Insured to a degree of closeness that would prohibit a legal marriage; and
- (4) neither the Insured or Domestic Partner is married to anyone else, nor has any other Domestic Partner.

The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.]

"Eligible Person" means a person who is a member of an eligible class of persons as described in Eligibility in the Schedule of Benefits.

"Emergency Dental Treatment" means Medically Necessary dental care provided to alleviate pain, alleviate the inability to eat or to treat an acute dental condition which presents an immediate and serious threat to the Insured.

["Epidemic" means a fast-spreading contagious or infectious disease or illness in an area as documented by a recognized public health authority.]

["Exotic Vehicle" means [Alfa Romeo,] [Antique cars,] [Aston Martin,] [Bentley,] [BMW M Series,] [Corvette,] [Excalibre,] [Ferrari,] [Hummer,] [Jaguar,] [Lamborghini,] [Lexus,] [Limousines,] [Lotus,] [Maserati,] [Mercedes,] [Porsche,] [and] [Rolls Royce,]. [Antique cars mean cars that are over 20 years old or have not been manufactured for 10 or more years.] [Any vehicle with an original manufacturer's suggested retail price greater than \$50,000.]]

["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. This includes 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.]

["Family Member" means the Insured's, [or] [Traveling Companion's] [spouse,] [Domestic Partner] [child,] [daughter-in-law,] [son-in-law,] [brother,] [sister,] [mother,] [father,] [grandparents,] [grandchild,] [step-child,] [step-brother,] [step-sister,] [step-parents,] [parents-in-law,] [brother-in-law,] [sister-in-law,] [aunt,] [uncle,] [niece,] [nephew,] [legal guardian,] [Caregiver,] [foster child,] [ward,] [or] [legal ward] [[spouse] [or Domestic Partner] of any of the above.]

["Felonious Assault" means an act of violence against the Insured [or a Traveling Companion] requiring medical treatment in a Hospital.]

"Final Payment" means the last payment prior to the Scheduled Departure Date that is applied against the balance due for the Primary Arrangements of the Trip.

["Financial Default" means the total cessation [or partial suspension] of operations due to insolvency, with or without the filing of a bankruptcy petition by a common carrier, tour operator, cruise line, or

airline.]

["Financial Insolvency"] means [the [total cessation] [or] [[complete] suspension] of operations due to insolvency, with or without the filing of a bankruptcy petition,] [or] [the [total cessation] [or] [[complete] suspension of operations following the filing of a bankruptcy petition, [whether voluntary or involuntary,] by [a [tour operator], [cruise line], [airline], [rental car company], [hotel], [condominium], [railroad], [motor coach company], or [other] [supplier of travel services]] [which is duly licensed in the state(s) of operation] [other than [the Participating Organization] [Policyholder]] [or] [the person, organization, agency or firm from whom the Insured directly purchased or paid for the Insured's [Covered Trip(s)] [provided the Financial Insolvency occurs more than [15-30] days following the Insured's effective date for the Trip Cancellation Benefits]. [There is no coverage for the [total cessation] [or] [[complete] suspension] of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.]]

["Hospital"] means a facility that:

- [(1) is operated according to law for the care and treatment of sick or Injured people;]
- [(2) has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;]
- [(3) has 24 hour nursing service by registered nurses (R.N.'s);] [and]
- [(4) is supervised by one or more Physicians available at all times].]

[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 clinic, a rest home, nursing home, convalescent home, home health care, 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 or the armed forces].]

["Host At Destination"] means the person with whom the Insured is sharing prearranged overnight accommodations in the host's home.]

["Hotel"] means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are required.]

["Immediate Family Member"] means [a person's] [the Insured's] [or] [Traveling Companion's] [spouse,] [Domestic Partner,] [child,] [daughter-in-law,] [son-in-law, brother,] [sister,] [mother,] [father,] [grandparents,] [grandchild,] [step-child,] [step-brother,] [step-sister,] [step-parents,] [parents-in-law,] [brother-in-law,] [sister-in-law,] [foster child] [ward] [or] [[spouse] [or Domestic Partner] of any of the above].]

["Inaccessible"] means an Insured cannot reach [the property] [his/her Destination] by the original mode of transportation.]

["Individual Effective Date of Coverage"] means an Insured's Effective Date of Coverage.

["Initial Trip Payment"] means the first payment made [to the Insured's [Travel Arranger] [Travel Supplier]] toward the cost of the Insured's Trip.]

["Inclement Weather"] means any severe weather condition [other than a hurricane] which [delays the scheduled arrival or departure of a Common Carrier] [by more than 6 hours] [or] [prevents the Insured from reaching his/her Destination [when traveling by a [rented] [or] [owned] [vehicle] [Owned or Rented

Vehicle]].]

"Individual Coverage Term" means the period of time beginning on the date insurance coverage begins and ending on the date insurance coverage ends as specified in the Effective and Termination Dates section.

"Injury/Injured" means a bodily injury caused by an accident occurring while the Insured's coverage under the Policy is in force, and resulting directly and independently of all other causes of Loss covered by the Policy. The injury must be verified by a Physician.

["Inpatient" means a person:

[(1) who is confined in a Hospital as a registered bed patient for at least 8 hours;] [and]

[(2) for whom at least one day's room and board is charged by the Hospital unless confined as an Inpatient in any military, veterans or other government supported or sponsored Hospital for which a charge for room and board is not made].]

["Insured" means an Eligible Person for whom:

[(1) any required enrollment form has been completed;]

[(2) any required premium has been paid;]

[(3) a Trip is scheduled;] [and]

[(4) while covered under the Policy.]

["Insured" means all persons scheduled on a Trip arranged by the Travel Arranger, who have paid any required premium for the insurance.]

["Insured" means the Eligible Person named on the Confirmation who has elected to participate in this insurance program and who has paid the required cost for the insurance [as well as such person's Traveling Companion].]

"Insurer" means QBE Insurance Corporation.

["Key Employee" means an employee of an employer who is responsible for policy and decision making.]

"Letter of Confirmation" means the letter that accompanies the Certificate of Insurance, which indicates the specific information about the program of insurance purchased by the Covered Person and the insurance coverage provided by the Insurer.

"Loss" means injury or damage sustained by the Insured as a consequence of one or more of the events against which the Insurer has undertaken to compensate the Insured.

["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.]

["Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction" means these or any related physical manifestation [as defined in the most current edition of the "Diagnostic and Statistics Manual of the American Psychiatric Association (DSM)].]

["Natural Disaster" means a [flood,] [hurricane,] [tornado,] [earthquake,] [mudslide,] [avalanche] [landslide,] [volcanic eruption,] [fire,] [wildfire,] [or] [blizzard] that is due to natural causes.]

["Necessary Personal Effects" means items such as clothing and toiletry items, which were included in the Insured's Baggage [and are required for the Insured's Trip.]

["Normal pregnancy or childbirth" means a pregnancy or childbirth that is free of complications or problems.]

["Owned or Rented Vehicle" means a self-propelled private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country that is [rented or] owned by the Insured. Owned or Rented Vehicle includes, [but is not limited to,] [a sedan,] [station wagon,] [jeep-type vehicle,] [pickup][, van,] [camper] [or motor home type]. Owned or Rented Vehicle does not include a mobile home or any motor vehicle which is used in mass or public transit.]

["Pandemic" means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographical area.]

["Participating Organization" means any corporation, partnership, proprietorship or other organized group that agrees to join the Trust, and which elects to offer coverage under the Policy by completing a Participating Organization Application that has been accepted by the Trust; and which remits the required premium when due, if applicable.]

["Physician" means a licensed practitioner of [the healing arts including accredited Christian Science Practitioners,] [medical,] [surgical,] [or dental,] services acting within the scope of his/her license. The treating Physician may not be [the Insured,] [a Traveling Companion] [a Family Member.] [a Business Partner] [or] [retained by the Policyholder] [or] [retained by the Participating Organization.]

["Primary" means the Insurer will pay first but reserves the right to recover from any other insurance carrier with which the Insured may be enrolled.]

"Primary Arrangements" means the travel arrangements listed on the invoice for the Trip. In the event the Trip contains separate travel arrangements on separate invoices, the Primary Arrangements will be the travel arrangements listed on the invoice indicating the most expensive travel arrangements for the Trip.]

["Primary [Principal] Residence" means [a person's fixed, permanent and principal home for legal and tax purposes.] [a residence where the Insured is leaving from to start his/her Trip.]

["Published Penalties" means any [Travel Arranger's][Travel Supplier's] published cancellation penalties that apply to all of their clients and can be documented at the time of the Trip sale. [The maximum amount reimbursable under the travel agencies Published Penalties is [5- 15%] of the Trip cost (excluding taxes and other non-commissionable items) or [5-15%] of the amount the Insured has paid, whichever is less. The maximum payable under any one claim is the Trip cost, excluding taxes and other non-commissionable items.]

["Quarantined" means the enforced isolation of an Insured and/or the restriction of free movement of an Insured suffering or suspected to suffer from a contagious disease to prevent the spread of contagious disease.]

["Reasonable Additional Expenses" means expenses for meals, [taxi fares,] [essential telephone calls] [local] [economy] [transportation] and lodging which were necessarily incurred as the result of a [Trip Interruption] [or] [Trip Delay] and which are not provided by the Common Carrier or any other party free of charge.]

["Reasonable and Customary Charges" means an expense which:

(1) is charged for medical treatment, medical supplies, or medical services Medically Necessary to treat

- the Insured's condition;
- (2) does not exceed the usual level of charges for similar medical treatment, medical supplies or medical services in the locality where the expense is incurred; and
 - (3) 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.]

["Reservation" means a confirmed stay at a Hotel with a confirmed arrival date and a confirmed departure date made through the [Travel Supplier] [Travel Arranger].

[[Return][Confirmation End] Date" means the date on which the Insured is scheduled to return to the point where the Trip started or to a different specified Return Destination]. [This date is specified in the travel documents.]]

["Return Destination" means the place to which the Insured expects to return from his/her Trip.] [as shown in [Enrollment Form] [Trip itinerary] [travel documents][manifest][Confirmation].]

"Schedule" means the Schedule of Benefits.

["Service Animal" means any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, providing animal protection or rescue work, pulling a wheelchair, or fetching dropped items.]

["Sickness" means an illness or disease diagnosed or treated by a Physician [after the Insured's effective date of coverage under the Policy]. [Sickness does not include any Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction or any related physical manifestation.]]

["Strike" means a stoppage of work:

- (1) announced, organized, and sanctioned by a labor union; and
- (2) this interferes with the normal departure and arrival of a Common Carrier.

This includes work slowdowns and sickouts. The Insured's Trip cancellation coverage must be effective prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike.]

["Terrorist Incident" means an act of violence, [that is deemed terrorism by the United States Government] other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or in association with other persons on behalf of or in connection with any organization or foreign government which is generally recognized as having the intent to overthrow or influence the control of any other foreign government.] [The Terrorist Incident must be documented in a travel warning issued by the United States' Department of State advising Americans to avoid that certain country.]

["Third Party" means a person or entity other than an Insured or the Insurer.]

["Transportation" means any land, sea 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.]

["Travel Arranger" means the travel agent/agency that is responsible for arranging the pre-paid travel arrangements for the Insured's Trip.]

["Travel Supplier" means the [tour operator,] [Hotel,] [rental Insurer] [property management Insurer] [cruise line,] and/or [airline] that provides pre-paid travel arrangements for the Insured's Trip.]

["Traveling Companion" means [one person] [up to [eight] people] [a person or persons] with whom the Insured [is booked to share accommodations] [in the same room, cabin, condominium unit, apartment unit, or other lodging] has coordinated travel arrangements and intends to travel] with during the Trip. [A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.]

"Trip" means (1) a period of round-trip travel to and from a destination that is at least 100 miles from the Insured's Primary Residence; and (2) such travel is not to obtain health care or treatment of any kind.

["Trip Cost" means the dollar amount of [Trip payments or deposits reflected on any required enrollment form which are subject to [Published Penalties][cancellation penalties or restrictions] paid by the Insured prior the Insured's Trip [Departure Date][Confirmation Begin Date]. Trip Cost will also include the cost of any subsequent pre-paid payments or deposits paid by the Insured for the same Trip, after enrollment for coverage under this plan [provided the Insured amends their enrollment form to add such subsequent payments or deposits and pays any required additional plan cost] [prior to the Insured's [Departure Date][Confirmation Begin Date] [within [21] days of enrolling for coverage]].

["Trust" means the QBE Insurance Corporation Group and Blanket Accident & Health Insurance Trust.]

["Unforeseen" means not anticipated or expected and occurring after the effective date of coverage.]

["Uninhabitable" means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the rental property is without electricity or water.]

["Unused" means not utilized, not put to use, not put into service, or not exchanged for currency.]

"Us", "We", "Our" means QBE Insurance Corporation.

SECTION 3: EFFECTIVE AND TERMINATION DATES

POLICY EFFECTIVE AND TERMINATION DATES

Policy Effective Date. This Policy begins on the Policy Effective Date shown in the Schedule of Benefits of this Policy and the Master Application at 12:01 AM Standard Time at the address of the Policyholder where this Policy is delivered.

Policy Termination Date. [The Insurer may terminate this Policy by giving 45 days advance notice in writing to the Policyholder.][Either the Insurer or the Policyholder may terminate this Policy [on any premium due date] by giving 45 days advance notice in writing to the other party.] This Policy may, at any time, be terminated by mutual written consent of the Insurer and the Policyholder. This Policy terminates automatically on[the earlier of: (1)][the Policy Termination Date shown in the Schedule of Benefits of this Policy and the Master Application][; or (2)][the premium due date if premiums are not paid when due, subject to the Grace Period]. Termination takes effect at 12:01 AM Standard Time at the Policyholder's address on the date of termination.

INSURED'S EFFECTIVE AND TERMINATION DATES

Insured's Effective Dates. [[Trip Cancellation] [and] [Cancel Anytime] coverage elected by or provided for Insureds will take effect on the date [the required premium is [paid to][received by] the [Insurer][Policyholder] when due] [following the date the enrollment form, including the required premium, is [mailed][phoned in][faxed] [emailed] to the [Insurer][Policyholder]] [or, if enrolling online, the date after the date the enrollment is completed online and subject to receipt of the required premium]]. Premium payment must be made [no later than the date on which the final payment is paid for the total cost of the Trip] [30 days after final payment is made for the Trip, provided that final payment is made prior to the [Departure] [Confirmation Begin] Date]. [The postmark date will be considered the mailing date for the purposes of this provision.] An Insured's coverage begins at 12:01 A.M. [local time] [Standard Time] at their place of residence on the applicable effective date.]

All other coverage, except as otherwise specified, elected by or provided for an Insured, will take effect [when he or she leaves for the [airport] [station,] [dock] [or] [terminal] on the [Departure] [Confirmation Begin] Date for the purpose of going on the Trip,] [at 12:01 a.m. on the [Departure] [Confirmation Begin] Date (except if the Insured does not go in the Trip),][when he or she arrives on the [airport,] [station,] [dock] [or] [terminal] premises on the [Departure] [Confirmation Begin] Date for the purpose of going on the Trip,] [on the later of: (1) the date and time the Insured starts his/her Trip; or (2) the scheduled [Departure] [Confirmation Begin] Date] provided that the required premium has been paid on or before the date the final payment for the total cost of the travel arrangements is paid and any necessary enrollment forms were received by the [Insurer][Policyholder].]

Note: No coverage is in effect for any Trip that is made by mass transit, taxi, limousine service, personal automobile, bus, commuter rail or airline service, including inter-urban rail service by Amtrak unless the Trip is scheduled:

- 1) [to take an Eligible Person at least 100 miles from his or her Primary Residence, place of employment, lodging or other location from which he or she directly starts a Trip;] [and]
- 2) not to exceed [90-365] days length at the time of booking.

[See Extended Coverage]

Insured's Termination Dates. [Trip Cancellation] [and] [Cancel Anytime] coverage will end on the earlier of: (1) the cancellation of the Insureds Trip; or (2) the Insureds arrival on the [airport] [station] [dock] [terminal] premises on the [Departure] [Confirmation Begin] Date.]

For coverages other than [Trip Cancellation] [and] [Cancel Anytime] [an] Insured's coverage will end on the earliest of the following:

- [(a.) [at 11:59 p.m.][local time] [Standard Time] [when he or she[arrives at] [leaves] the [airport] [station,] [dock] [or] [terminal] of the Return Destination] [on the[Return] [Confirmation End] Date] [or in the case of a one-way ticket, the Destination][;]
- [(b.) [at 11:59 p.m.][local time] [Standard Time] [when he or she [arrives at] [leaves] the [airport] (station,) [dock] [or] [terminal] [on the date he or she returns to/arrives at] [of] [the Return Destination]] if prior to the[Return] [Confirmation End] Date;
- [(c.) [at 11:59 p.m.][local time] [Standard Time] [when he or she[arrives at] [leaves] the [airport] [station,] [dock] [or] [terminal] [on the date the Insured leaves or changes his or her Trip (unless due to unforeseen and unavoidable circumstances covered by the Policy);] [or]
- [(d.) [at 11:59 p.m.][local time] [Standard Time] [[one] [month, year] from the date the Insured's coverage begins].

An Eligible Person will no longer be eligible for benefits under the Policy on the earliest of the date the:

1. Eligible Person is no longer eligible to participate;
2. [Participating Organization ceases to pay the required premium;]
3. [Participating Organization ceases to participate in the Trust;]
4. the Policy is terminated.

[See Extended Coverage]

Termination of coverage will not effect a claim for a covered Loss that occurred while the Insured's coverage was in force under this Policy.]

[Family Protection

An Insured's Immediate Family Member under age [16-18] and traveling with the Insured is insured for full benefits (except Baggage Benefits) at no additional charge if all accompanying adults purchase the insurance. The Baggage Benefit is limited to the Family Baggage Maximum shown on the Schedule. This benefit is not intended to cover groups traveling together other than for purposes of family travel.]

[EXTENDED COVERAGE

[If the Insured is a passenger on a Common Carrier that is unavoidably delayed in reaching its destination, the Insurer will extend coverage for the Insured from [the earlier of : 1)] the time the Common Carrier was scheduled to arrive to the time it arrives at its destination [;and 2) 7 days after the date the Trip was scheduled to be completed. In no other event will coverage be extended for Trip extensions prior to the [Departure] [Confirmation Begin] Date or following the [Return] [Confirmation End] Date for which premium has not been paid prior to the [Departure] [Confirmation Begin] Date.]

[If the Insured pays the appropriate extension premium shown on the Master Application, the Insurer will also extend all applicable coverages for the Insured for the additional coverage period purchased as follows:

- [a.1. [If the Insured begins air travel in connection with his or her Trip [one day] [two days] prior to the [Departure] [Confirmation Begin] Date, the Insured's coverage under this Policy will begin [at 12:01 a.m. on the date the Insured begins his or her travel] [when he or she leaves to travel directly to the airport to begin his or her travel] [when he or she arrives at the airport immediately prior to departure]; and
- [a.2. If the Insured begins air travel to his or her Return Destination within [one day] [two days]

after the [Return] [Confirmation End] Date, the Insured's coverage under this Policy will be extended [until 11:59 p.m.] [until the Insured leaves the airport after alighting from the airplane] on the date on which the Insured returns to his or her Return Destination.]

- [b.1. If the Insured begins his or her air travel in connection with his or her Trip more than [one day] [two days] prior to the [Departure] [Confirmation Begin] Date, the Insured's coverage will be extended only [from 12:01 a.m. on the date the Insured travels until 11:59 p.m. on that same date;] [from the time the Insured leaves to travel directly to the airport until he or she leaves the airport after alighting from the airplane on the day he or she begins his or her travel;] [from the time the Insured arrives at the airport immediately prior to departure until he or she leaves the airport after alighting from the airplane on the day he or she began his or her travel;] and
- [b.2. If the Insured begins air travel to his or her Return Destination more than [one day] [two days] after the [Return] [Confirmation End] Date, the Insured's coverage under this Policy will be extended [from 12:01 am on the date the Insured travels until 11:59 p.m. on that same date] [from the time the Insured leaves to travel directly to the airport until he or she leaves the airport after alighting from the airplane on the day he or she begins his or her travel;] [from his or her arrival at the airport to begin his or her travel to the Return Destination until he or she leaves the airport after alighting from the airplane at his or her Return Destination on that same date].)]
- [c. If the Insured's: (1) entire Trip is covered under this Policy; and (2) return is delayed by unforeseeable circumstances beyond his/her control. If coverage is extended, it will end on the earlier of: (1) the date the Insured reaches his/her Return Destination; or (2) seven (7) days after the date the Trip was scheduled to be completed.]]

[PARTICIPATING ORGANIZATION EFFECTIVE AND TERMINATION DATES

Participating Organization Effective Date. A Participating Organization's coverage under the Policy begins on the later of: 1) Participating Organization Effective Date shown in the Participating Organization Application at 12:01 AM Standard Time at the address of the Participating Organization; or 2) the Policy Effective Date shown in the Schedule of Benefits in this Policy or the Master Application.

Participating Organization Termination Date. [The Insurer may terminate the Participating Organization's coverage under the Policy by giving 45 days advance notice in writing to the Participating Organization.][Either the Insurer or the Participating Organization may terminate the Participating Organization's coverage under the Policy on any premium due date by giving 45 days advance written notice to the other party.] The Participating Organization's coverage under the Policy may also, at any time, be terminated by the mutual written consent of the Insurer and the Participating Organization. A Participating Organization's coverage terminates automatically on the earliest of: 1) the Participating Organization Termination Date shown on the Participating Organization Application; 2) the premium due date if premiums are not paid when due; if applicable, or 3) the date the Policy terminates, Termination of the Participating Organization's coverage takes effect at 12:01 AM Standard Time at the Participating Organization's address on the date of termination.

The references in the Policy to "this Policy/coverage under this Policy" and "Policyholder" may also, where applicable, mean "a Participating Organization's coverage under this Policy" and "Participating Organization", respectively.]

SECTION 4: PREMIUMS

Premiums. Premiums are payable to the Insurer [at the rates described in the Schedule of Benefits in this Policy]. [The Insurer may change the required premiums due on any premium due date on or after the first Policy anniversary date, as measured annually from the Policy Effective Date and not more frequently than once every twelve months thereafter, by giving the Policyholder at least 45 days advance written notice.][The Insurer may change the required premiums as a condition of any renewal of this Policy.] The Insurer may also change the required premiums at any time when any change affecting rates is made in this Policy. Any such change in this Policy will not take effect until any required additional premium is received by the Insurer, except as otherwise agreed to in writing by the Insurer and the Policyholder.

[Grace Period. A Grace Period of 31 days will be provided for the payment of any premium due after the first. This Policy will not be terminated for nonpayment of premium during the Grace Period if the Policyholder pays all premiums due by the last day of the Grace Period. This Policy will terminate on the last day of the period for which all premiums have been paid if the Policyholder fails to pay all premiums due by the last day of the Grace Period.

If the Insurer expressly agrees to accept late payment of a premium without terminating this Policy, the Policyholder will be liable to the Insurer for any unpaid premiums for the time this Policy is in force.

No grace period will be provided if the Insurer receives notice to terminate this Policy prior to a premium due date.]

SECTION 5: LIMITATIONS

[Multiple Benefits Combined Maximum Limitation. If an Insured suffers one or more losses from the same accident or Sickness for which amounts are payable under both benefits or any of the benefit combinations below, the maximum amount payable under that benefit combination will not exceed the applicable Combined Maximum shown on the Schedule for that combination: [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit].]

[Excess Insurance. The insurance provided by this Policy for all coverages [other than] [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit]] shall be in excess of all other valid and collectible insurance and indemnity. If at the time of the occurrence of any loss payable under the Policy there is other valid and collectible insurance and indemnity in place, the Insurer shall be liable only for the excess of the amount of the loss, over the amount of such other insurance and indemnity, and any Deductible.]

[Aggregate Limit. The maximum amount payable under this Policy may be reduced if more than one Insured suffers a loss as a result of the same accident, and if amounts are payable for those losses under one or more of the following Benefits provided by this Policy: [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit].] The maximum amount payable for all such losses for all Insureds under all those Benefits combined will not exceed the amount shown as the Aggregate Limit in the Benefit Schedule. If the combined maximum amount otherwise payable for all Insureds must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured for all such losses under all those Benefits combined.]

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

SECTION 6: DESCRIPTION OF BENEFITS

[ACCIDENTAL DEATH [AND DISMEMBERMENT]]

If, while on a Trip, Injury to an Insured results within [90-365] days of the date of the accident which caused Injury in one of the Losses shown in the Table of Losses below, [other than while riding as a passenger in or boarding or alighting from or struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot,] the Insurer will pay the percentage shown below of the Principal Sum shown in the Schedule. The accident must occur while the Insured is on the Trip and is covered under the Policy.

If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest applicable to the Losses incurred, will be paid. The Insurer will not pay more than 100% of the Principal Sum for all Losses due to the same accident.

Table of Losses

Loss of	% of Principal Sum
[Life	100%]
[Both Hands or Both Feet	[50%]]
[Sight of Both Eyes	[50%]]
[One Hand and One Foot.....	[50%]]
[Either Hand or Foot and Sight of One Eye	[50%]]
[Speech and Hearing in Both Ears.....	[50%]]
[Either Hand or Foot.....	[50%]]
[Sight of One Eye	[50%]]
[Quadriplegia.....	[50%]]
[Paraplegia	[50%]]
[Hemiplegia	[50%]]
[Speech	[50%]]
[Hearing in Both Ears	[50%]]
[Thumb and Index Finger of [Either] [Same] Hand	[25%]]

"Loss" with regard to:

- [(1) hand or foot means actual severance through or above the wrist or ankle joints;]
- [(2) eye means entire and irrecoverable Loss of sight in that eye;]
- [(3) speech or hearing means entire and irrecoverable Loss of speech or hearing in both ears] [and]
- [(4) thumb and index finger means actual severance through or above the joint that meets the palm].

[Exposure: The Insurer will pay a benefit for covered losses as specified above which result from an Insured being unavoidably exposed to the elements due to an Injury during the Trip. The Loss must occur within 365 days after the event which caused the exposure.]

[Disappearance: The Insurer will pay a benefit for loss of life as specified above if the Insured's body cannot be located one year after disappearance due to an Injury during the Trip.]]

[ACCIDENTAL DEATH [AND DISMEMBERMENT] [Common Carrier Air Only]

The Insurer will pay this benefit if the Insured is Injured while riding as a passenger in or boarding or alighting from or struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot. The Insurer will pay the Principal Sum shown in the Schedule for Loss of life, both hands or feet, sight of both eyes, or Loss of one hand or foot and the sight of one eye when such double losses are the result of the same accident. One-half of the

Principal Sum is payable for the Loss of one hand or foot or the sight of one eye. If the Insured suffers more than one Loss from an accident, the Insurer will pay only for the Loss with the larger benefit. Loss of hand or foot means complete severance at or above the wrist or ankle joint. The Insurer will not pay more than 100% of the Principal Sum for all losses due to the same accident. Loss of sight of an eye means complete and irrecoverable Loss of sight. Loss must occur within [90-365] days of the accident.

[If an Insured suffers one or more losses from the same accident for which amounts are payable under both AD&D benefits shown above, the Principal Sum payable under that benefit combination will not exceed the applicable Combined Maximum shown on the Schedule.]

[Exposure: The Insurer will pay a benefit for covered losses as specified above which result from an Insured being unavoidably exposed to the elements due to an Accidental Injury during the Trip. The Loss must occur within 365 days after the event which caused the exposure.]

[Disappearance: The Insurer will pay a benefit for loss of life as specified above if an Insured's body cannot be located one year after disappearance due to an Accidental Injury during the Trip.]

[MEDICAL EXPENSE BENEFIT

The Insurer will reimburse the Insured up to the Maximum Limit(s) shown on the Schedule [after satisfaction of the Deductible shown in the Schedule].if, while on a Trip, an Insured suffers [an Injury] [or] [a Sickness] that requires him or her to be treated by a Physician [within 90 days of the date of the accident that caused the [Injury] [or] [onset of Sickness]] [during the course of the Trip.] [The [Sickness] [or] [Injury] must first manifest itself during the course of the Trip.]

The Insurer will pay the Reasonable and Customary Charges incurred for Medically Necessary Covered Expenses received due to that Injury] [or] [Sickness] [only during the Insured's Trip] [incurred by the Insured within one year from the date of [Injury] [or] [Sickness] provided initial treatment was received during the Trip]. The [Injury must occur] [or] [Sickness must begin] while the Insured is covered by the plan.

The Insurer will pay for the following under this Medical Expense Benefit:

- [(a) services of a Physician or Registered Nurse (R.N.);]
- [(b) [Hospital charges,] [most common Hospital room and board] [subject to the Daily Limit shown in the Schedule];]
- [(c) Hospital ancillary services (including, but not limited to, use of the operating room or emergency room);]
- [(d) use of an Ambulatory Medical Center;]
- [(e) X-ray(s);]
- [(f) local ambulance services to or from a Hospital;]
- [(g) artificial limbs,artificial eyes, artificial teeth or other prosthetic devices];]
- [(h) rental of durable medical equipment (such as a wheelchair or a Hospital bed);]
- [(i) anesthetics (including administration),] [treatments, transfusions and laboratory tests ordered by the attending Physician;]
- [(j) blood, blood products and artificial blood products, and the transfusion thereof;]
- [(k) medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription;]
- [(l) [Physical therapy [or] occupational therapy] up to 30 days after the Insured reaches his/her Return Destination or Destination (in the case of a one-way ticket);]

[Advance Payment: If an Insured requires admission to a Hospital, we will arrange advance payment, if required. Hospital confinement must be certified as Medically Necessary by the attending Physician.]

[Children under age two for whom no ticket is obtained will be insured for Medical Expense Benefits at no

additional cost. [This coverage does not apply to medical expenses incurred by any child born during the Trip].]

[If an Insured suffers one or more [Injury] [or] [Sickness] while on the same Trip, the maximum amount payable for all [Injury] [or] [Sickness] will not exceed the Maximum Limit shown in the Schedule.]]

[DENTAL EXPENSE BENEFIT

The Insurer will pay this benefit up to the amount shown in the Schedule for the following Covered Expenses incurred by the Insured, subject to the following: 1) Covered Expenses will only be payable at the level of payment for Reasonable and Customary Charges; 2) benefits will be payable only for Covered Expenses resulting from an Injury that occurs while on a Trip; 3) the Insured must first receive treatment during his her Trip; and 4) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any other group accident and health insurance in effect for the Insured [or in accordance with a coordination of benefits provision in jurisdictions where excess coverage provisions are not permitted].

The Insurer will pay for the following under this Dental Expense Benefit:

- 1) [expenses up to the Maximum shown in the Schedule for Emergency Dental Treatment incurred by the Insured during his/her Covered Trip;] [and]
- 2) [expenses up to the Maximum shown in the Schedule for follow-up Emergency Dental Treatment received within [2-14] days of completion of the Insured's Trip].

The Insured's duties in the event of a Dental Expense:

- 1) The Insured must provide Us with all bills and reports for dental expenses claimed.
- 2) The Insured must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance.
- 3) The Insured must sign a patient authorization to release any information required by Us to investigate his/her claim.]

[EMERGENCY EVACUATION [AND REPATRIATION OF REMAINS] BENEFITS

The Insurer will pay for Covered Emergency Evacuation Expenses incurred if an Insured suffers an [Injury] [or] [Sickness] while he or she is on a Trip that warrants his or her Emergency Evacuation. Benefits payable are subject to the Maximum Limit shown on the Schedule for all Emergency Evacuations due to [all Injuries from the same accident] [or] [all Sicknesses from the same or related causes.]

“Covered Emergency Evacuation Expenses” are the charges for Medically Necessary Transportation, related medical services and medical supplies incurred in connection with the Emergency Evacuation of the Insured. All Transportation arrangements made for evacuating the Insured must be by the most direct and economical route possible. Expenses for Transportation must be:

- (1) ordered by the attending Physician who must certify that the severity of the Insured's [Injury] [or] [Sickness] warrants his or her Emergency Evacuation and adequate medical treatment is not locally available;
- (2) required by the standard regulations of the conveyance transporting the Insured; and
- (3) arranged, approved and authorized in advance by Us. In the event the Insured's [Injury][or [Sickness] prevents prior authorization of the Emergency Evacuation, We must be notified as soon as reasonably possible.

[Special Limitation: In the event We could not be contacted to arrange for Emergency Evacuation Transportation, benefits are limited to the amount We would have paid had the Insurer or their authorized representation had been contacted.]

[The Insurer will also pay a benefit for charges incurred for an escort's transportation and accommodations subject to the Escort Maximum Limit shown on the Schedule if an attending Physician recommends in writing that an escort accompany the Insured.]

“Emergency Evacuation” means:

- (1) the Insured's medical condition warrants immediate transportation from the place where the Insured is [injured] [or] [sick] to the [nearest] [adequate licensed medical facility] [of the Insured's choice][or] [Return Destination] [adequate licensed medical facility nearest the Insured's home] [if medically required] where appropriate medical treatment can be obtained;
- (2) after being treated at a local licensed medical facility, the Insured's medical condition warrants transportation to the Insured's [home] [adequate licensed medical facility nearest the Insured home] to obtain further medical treatment or to recover; or]
- [(3) both (1) and (2) above.]

[Emergency Evacuation to the adequate licensed medical facility of the [Insured's choice] [Return Destination] [adequate licensed medical facility nearest the Insured's home] only applies if the [upgrade option] is elected and the appropriate premium has been paid.]

LIMITATIONS:

- (1) Benefits are only available under Emergency Evacuation if they are not provided under another coverage in the plan.
- (2) The Maximum Limit payable for Emergency Evacuation [and Repatriation of Remains] is shown in the Schedule.

[ADDITIONAL BENEFITS:

[In addition to the above covered expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original [Return Date][Confirmation End Date], less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or same class as the Insured's original tickets.]

[If the Insured is [hospitalized for more than [14] days following] [unable to travel due to] a covered Emergency Evacuation, the Insurer will pay subject to the limitations set out herein, for expenses for:]

- [(1) Return of children: If the Insured is unable to travel due to a covered Emergency Evacuation, the Insurer will pay to return any of the Insured's children who were accompanying the Insured when the [Injury] [or] [Sickness] occurred back to the Insured's residence in the United States, including the cost of an attendant, if necessary; Such expenses shall not exceed the cost of a one-way economy airfare ticket less the value of any applied credit from any unused return travel tickets for each person.] [and/or]
- [(2) Bedside Visit: To bring one person chosen by the Insured to and from the medical facility where the Insured is confined if the Insured is alone and is hospitalized for more than [7] days following a covered Emergency Evacuation. The Insurer will pay for expenses to bring [one person chosen by the Insured] [or] one Family Member.] The payment will not to exceed the cost of one round-Trip economy airfare ticket.] [This additional benefit only applies if the Umbrella package is purchased.]

The Insurer will reimburse the Insured [, up to Per Day Limit] shown in the Schedule for reasonable additional expenses incurred for hotel and meals (receipts must be submitted) for the Traveling Companion to remain near the Insured. [For an insured child, a bedside companion is available immediately upon hospital admission.]]

[BEDSIDE TRAVELING COMPANION

If a [Traveling Companion] [or] [Family Member] is hospitalized for at least [2-7] days during the Trip, the Insurer will reimburse the Insured up to [the Per Day] [and] Maximum Limit shown in the Schedule for reasonable additional expenses incurred for hotel and meals (receipts must be submitted) to remain

near the [Traveling Companion] [or] [Family Member]. [For an insured child, a bedside companion is available immediately upon hospital admission.] [For purposes of this benefit, [Traveling Companion] [or] [Family Member] means the person [is insured under this plan and] accompanies the Insured on the Trip.]

[REPATRIATION OF REMAINS

[The Insurer will pay Repatriation of Remains Covered Expenses to return the Insured's body to [the United States] [their primary residence] [city of burial] if he/she dies during the Trip up to the Maximum Limit shown on the Schedule.

[Repatriation of Remains Covered Expenses are limited to the expenses incurred to transport the body. We must make all arrangements and authorize all expenses in advance [for this benefit to be payable].]

[Repatriation of Remains Covered Expenses include, but are not limited to, the expenses for:

- [(1) embalming;]
- [(2) cremation[, subject to the Cremation Maximum Limit shown in the Schedule];]
- [(3) the most economical coffins or receptacles adequate for transportation of the remains; and]
- [(4) transportation, according to airline tariffs, of the remains by the most direct and economical conveyance and route possible[, subject to the Transportation Maximum Limit shown on the Schedule].

We must make all arrangements and authorize all expenses in advance [for this benefit to be payable] .]

[Special Limitation: In the event the Insurer or the Insurers' authorized representative could not be contacted to arrange for Repatriation Covered Expenses, benefits are limited to the amount the Insurer would have paid had the Insurer or their authorized representation had been contacted.]]

[TRIP [CANCELLATION] [AND/OR] [INTERRUPTION] BENEFITS

The Insurer will pay a benefit, up to the Maximum Limit shown on the Schedule, if an Insured [cancels his/her Trip] [or] [is unable to continue on his/her Trip] due to the following Unforeseen events:

[(a) [Sickness,] [Injury] [or] [death] of [an Insured,] [Immediate] [Family Member,] [Traveling Companion,] [Service Animal] [guide/outfitter for the Insured's Trip] [or] [Business Partner.]

[(1) Injury or Sickness of [a] [an] [Insured,] [Traveling Companion,] [[Immediate] Family Member Traveling with the Insured] [or] [Service Animal], must be so disabling as to reasonably cause a Trip to be [delayed,] [canceled,] [or] [interrupted]. [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][Confirmation Begin Date].]

[(2) If the Insured must [cancel] [or] [interrupt] his/her Trip due to [Injury] [or] [Sickness] of [a] [an Immediate] Family Member not traveling with the Insured, [it must be because] [their condition is life-threatening,] [as certified by a Physician] [or] [because they require the Insured's care].]

[(3) Injury or Sickness of the Business Partner must be so disabling as to reasonably cause the Insured to [cancel,] [delay,] or [interrupt] the Trip to assume daily management of the business. Such disability must be certified by a Physician.]

[(4) If the Insured must [cancel] [or] [interrupt] his/her Trip due to [Sickness,] [Injury] [or] [death] of the guide/outfitter for the Insured's Trip, the guide/outfitter must be the only guide/outfitter

available for the Trip; and the [Sickness] [or] [Injury] must be certified by a Physician.]]

- [(b) Financial Default of an [airline[, [cruise line], [or] [tour operator] provided the Financial Default occurs more than [7-14] days following an Insured's effective date for the [Trip Cancellation] [or] [Trip Interruption] Benefits. [There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others.] [This coverage applies only if [insurance was purchased within [14-21] calendar days of [Initial] [final] Trip Payment.] [and] [if Coverage for Financial Default is purchased.]]]
- [(c) Inclement Weather [at the departure site] causing delay or cancellation of [travel] [for at least [24-48] consecutive hours] [and prevents the Insured from reaching his/her Destination];]
- [(d) Inclement Weather [at the departure site] causing delay or cancellation of the Insured's [Trip] [Common Carrier] [for at least [24-48] consecutive hours] [which prevents and Insured from reaching the Destination or Return Destination] [[When an Insured is traveling in an Owned or Rented Vehicle [specific only to the closure of public roadways by government authorities;]
- [(e) Inclement Weather which causes closure of public roadways on an Insured's Trip route by government authorities, when the Insured's Trip is [primarily] [partially] via an Owned or Rented Vehicle.]
- [(f) Strike resulting in complete cessation of travel services at the point of departure or Destination [for at least [24-48] consecutive hours];]
- [(g) the Insured's [home] [Primary Residence] [or] [Destination] being made Uninhabitable by [Natural Disaster,] [vandalism,] [or] [burglary];]
- [(h) the Insured's [Principal Residence] [or] [Destination] being made Uninhabitable by [Natural Disaster] [vandalism][or][burglary]. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation Coverage.]
- [(i) the Insured, [or a Traveling Companion] [being] [subpoenaed,] [required to serve on a jury,] [hijacked,] [or] [Quarantined] [required to appear as a witness in a legal action, provided the Insured [or a Traveling Companion] is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;]
- [(j) Insured [or Traveling Companion] is called to [active military] service [as a [reservist,] [firefighter,] [or] [police staff;] [to provide aid or relief in the event of a Natural Disaster], [the Insured's, a[n] [Immediate] Family Member's, [or] [Traveling Companion's] approved, written military leave is involuntarily revoked as a result of [being temporarily or permanently reassigned] [being called to active military reserve] [or] [an extension of military deployment beyond a defined tour of duty] [within [3] days of the Insured's departure date]. All leave must be approved prior to the [Plan] [Policy] effective date. [Full or partial mobilization or mass reassignment of armed forces, invocation of the War Powers Act, base or unit mobilization is not covered.]]]
- [(k) a Terrorist Incident in a City listed on the Insured's itinerary within [14-30] days of the Insured's scheduled arrival.] [This coverage applies only if this plan was purchased within [14-21] calendar days] of [Initial] [final] Trip Payment] [and] [if Coverage for Terrorism is purchased].]
- [(l) Insured [or Traveling Companion] has a Complication of Pregnancy, [and] [or] [Normal Pregnancy] [or] [Childbirth]. [Normal Pregnancy] [Complication or Pregnancy] or Childbirth must occur after the Insured's effective date of coverage and can be verified by medical records.]]
- [(m) the Insured [or Traveling Companion] [or] [parent or legal guardian if the Insured is a Child] is involuntarily terminated or laid off [through no fault of his or her own] [which occurs more than [14-30] days after an Insured's effective date of coverage], provided that he or she has

been an active employee for the same employer for at least [3-5] years. Termination must occur following the effective date of coverage.] [This provision is not applicable to temporary employment, independent contractors or self-employed persons.]]

- [(n) the Insured [and/or] [Traveling Companion] is [directly] involved in [or delayed due to] an automobile accident, [substantiated by a police report,] while en route to the Insured's Destination;]
- [(o) the Insured [or [Traveling Companion] has an [involuntary] employer-initiated [permanent] transfer within the same organization [of [100-250] or more miles] after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated [provided that he or she has been an active employee for the same employer for at least [3-5] years] [and the transfer occurs [within [14-30] days of the [Departure Date][Confirmation Begin Date];]
- [(p) [Sickness] [Injury] [or] [death] [or] [hospitalization] of the Insured's Host at Destination. [A Physician must certify the Injury or Sickness.]]]
- [(q) The Insured [or Traveling Companion] becomes legally separated or divorced after the effective date of the Trip Cancellation coverage. Cancellation must occur within [21-30] days of the legal separation or divorce;]
- [(r) The primary or secondary school where the Insured [or Traveling Companion] is [employed as a full time teacher] [or] [a student] [and is required to finish the school year] [or] [must extend its operating session beyond its regular schedule,] which cause the extension of the originally scheduled school year beyond the originally scheduled end date [and the [Departure Date][Confirmation Begin Date] falls within that period of time;]
- [(s) the Insured [or Traveling Companion] is required to take an academic examination on a date that has been fixed after the Coverage Effective Date, and the date falls during the Trip;]
- [(t) the Insured [or Traveling Companion] being medically unable to receive a required immunization for entry into a country of Destination, provided that such a requirement was not in place at the time of the effective date of coverage;]
- [(u) a named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable [for the greater of: (1) [2-4] days; or (2) [25-50%] of the Insured's Trip length]. The Insurer will only pay benefits for losses occurring within [14-21] calendar days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible.] Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than [14-21] days after the effective date of the Insured's Trip Cancellation coverage. [This coverage applies only if insurance was purchased within [14-21] calendar days of [Initial] [final] Trip payment;]][(s)[cancellation] [interruption] [or delay] of [Common Carrier] [Trip] as a result of: [riot,] [or] [civil disorder;]]]
- [(v) a theft of passports [travel documents] or visas [within [14-21] days of Departure] specifically required for the Insured's Trip [substantiated by a police report,] [and results of a Loss of [25-50%] of the Insured's Trip length.];]
- [(w) Insured [or a Traveling Companion] being the victim of a Felonious Assault within [10-14] days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;]
- [(x) Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction or any related physical manifestation of an Insured [or Traveling Companion] [Immediate] [Family Member][requiring Inpatient hospitalization of [2-3] days or more] [as certified by a Physician at the time of Loss preventing continued participation on the Trip].] [A Physician must

advise cancellation of the Trip on or before the scheduled Departure Date.];]

- [(y) mechanical/equipment failure of a Common Carrier that occurs on [or within [14-30] days of] a scheduled Trip [departure date][Confirmation Begin Date] and causes complete cessation of the Insured's travel [for at least [24-48] consecutive hours] [and results of a Loss of [25-50%] of the Insured's Trip length.]]
- [(z) government mandated shutdown resulting in the complete cessation of services of the Insured's Common Carrier [for at least [24-48] consecutive hours.]]
- [(aa) the Insured will be attending an Immediate Family Member's [or] [surrogate mother's] childbirth as long as the pregnancy occurs after the effective date of coverage that can be verified by medical records;]
- [(bb)] cancellation of a scheduled [sporting event] [concert] [event] [due to [Inclement Weather] prior to departing on the Trip provided attendance at the [sporting event] [concert] [event] was the sole reason for the Trip and the duration of the Trip does not exceed [24-48] hours before or after such an event;]
- [(cc) the United States' State Department issues a defer travel recommendation to a Destination specifically listed on the Insured's itinerary after the Insured's effective date of coverage.]
- [(dd) an Insured is unable to participate in a scheduled [hunting][fishing][sport] expedition due to a delay of their personal necessary sporting equipment by [customs' [or] Common Carrier.]
- [(ee) the United States' government or local government issues a hunting activity restriction after the effective date of coverage at the Destination which prohibits the hunting activity for which the Insured has booked his/her Trip. [Such restrictions include but are not limited to: [a government closure of the reserve,] [a ban on hunting], [or] [the hunting activity being declared illegal].]]
- [(ff) the Insured [or Traveling Companion,] legally adopts a child and the date of the placement or adoption falls during the Insured's Trip.]

[Trip Cancellation Benefits: The Insurer will reimburse the Insured for [prepaid] [non-refundable] [and] [Unused] [forfeited] Trip cost up to the Maximum Limit shown on the Schedule for Trips that are canceled prior to the scheduled departure for the Insured's Trip due to the Unforeseen events shown above.]

[Trip Cancellation Benefits: The Insurer will reimburse the Insured for [prepaid] [non-refundable] [and] [Unused] [forfeited] Trip Cost paid to the [Travel Arranger] [Travel Supplier] [airline] [tour operator] [property owner], including exchange fees, airline ticket change fees and other fees associated with the cancelled [Trip] [timeshare use period], up to the Maximum Limit shown on the Schedule for Trips that are cancelled prior to the scheduled departure for the Insured's Trip due to the Unforeseen events shown above. [The Insurer will pro-rate any fee reimbursement in the event that the duration of the Insured's Trip is less than the full timeshare use period.]

[Trip Cancellation Benefits: The Insurer will pay the average room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule, for the use of resort and accommodations that are delayed or cancelled before the scheduled Confirmation Begin Date.]

[Trip Interruption Benefits: The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Trips that are interrupted due to the Unforeseen events shown above:

- (a) forfeited, insured Trip Cost, or [and]
- (b) additional [non] [airfare] transportation expenses incurred by the Insured, either
 - (i) to the Return Destination; or
 - (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; [or] [and]

- (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the [Departure Date][Confirmation Begin Date].

However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare [or the same class as the Insured's original ticket] less any refunds paid or payable by the most direct route.]

[Trip Interruption Benefits: The Insurer will reimburse the Insured the average [room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule, for the use of resort and accommodations that are interrupted or delayed due to the Unforeseen events shown at the beginning of this section. The Insurer will pay for the following:

- (a) average room rental rate at the Destination resort, less any used portion of the Trip;
- (b) additional transportation expenses incurred by the Insured; either
 - (i) to the Return Destination; or
 - (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip;
- (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the Confirmation Begin Date.

However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.]

[In no event will the amount reimbursed exceed the lesser of; the amount the Insured pre-paid for his/her Trip, or the Maximum Limit shown on the Schedule.]

[Trip Interruption – Return Air Only: [Applies only if the \$0 Trip cost option was selected at time of purchase.] The Insurer will reimburse the Insured for the additional transportation expenses incurred to reach the Return Destination due to one of the Unforeseen events listed in the Trip Cancellation/Trip Interruption section. However, the benefit payable will not exceed the cost of economy airfare (or the same class as the Insured's original ticket) less any refunds paid or payable and taken by the most direct route.]]

[SINGLE OCCUPANCY

The Insurer will reimburse the Insured, up to the [Trip Cancellation][Trip Interruption][Single Occupancy] Maximum Limit shown on the Schedule, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid, non-refundable travel arrangements if a person booked to share accommodations with the Insured has his/her Trip [canceled,] or [interrupted] due to the Unforeseen events shown in the Trip Cancellation/Trip Interruption section and the Insured does not cancel.]

[FREQUENT TRAVELER REWARDS BENEFIT

The Insurer will reimburse the Insured for the cost of re-depositing frequent traveler awards utilized for the Trip for which this plan is purchased into his/her account [up to the Maximum Limit shown on the Schedule], provided the Trip is canceled prior to the Scheduled [Departure Date][Confirmation Begin Date] due to the Unforeseen events shown at the beginning of the [Trip Cancellation] [and] [Trip Interruption] section.]

[TICKET CHANGE FEE

The Insurer will reimburse the Insured [up to the Maximum Limit shown on the Schedule] for the fee charged by a Common Carrier for changing a ticket [and] [or] [a change in published fares] [prior to the scheduled Departure Date] due to [Unforeseen events listed under [Trip] [Cancellation] [/Interruption,] [Inclement Weather,] [Sickness,] [Injury,] [or] [death] of Insured, [[Immediate] Family Member,] [or] [Traveling Companion,] [traffic accident]. [Other than this payment, no other benefits are payable under this plan and coverage terminates.] [This coverage applies only if insurance was purchased within [21] days of the [Initial] [final] Trip Payment].]

[ITINERARY CHANGE

The Insurer will reimburse the Insured [up to the Maximum Limit shown on the Schedule] for a pre-paid non-refundable [event] [activity] expenses paid by the Insured if a [cruise line,] [travel supplier] or [airline] makes a change in the Insured's Trip itinerary that prevents the Insured from participating in the [event] [activity], during their Trip [Verification by the cruise/tour supplier of the change in the scheduled Trip itinerary will be necessary for claim payment.]]

[HUNTING/FISHING LICENSE REFUND COVERAGE

The Insurer will reimburse the Insured for the prepaid non-refundable cost of the Insured's hunting or fishing license if the Insured [is unable to travel] [is unable to make their out-of-state Trip] due to one of the Unforeseen events shown in the Trip [Cancellation][Interruption] Benefit.]

[GOLF FEE REFUND COVERAGE

The Insurer will reimburse the Insured for the prepaid non refundable cost of the Insured's green fees, caddy fees, and/or cart fees if the Insured [is unable to travel] [is unable to make their out-of-state Trip] due to one of the Unforeseen events shown in the Trip Cancellation/Interruption Benefit.]

[GOLF COURSE CLOSURE

The Insurer will reimburse the Insured for prepaid, non-refundable golf fees if a golf course on the Insured's travel itinerary is closed due to Inclement Weather and the Insured is given less than 24 hours notice of such closure.]

[ATHELETIC EVENT REGISTRATION FEE COVERGE

The Insurer will reimburse the Insured for the prepaid non refundable cost of the Insured's athletic event registration fee if the Insured [is unable to travel] [is unable to make their out-of-state Trip] due to one of the Unforeseen events shown in the Trip Cancellation/Interruption Benefit.]

[LOST SKIER DAYS

[If an Insured is unable to ski during their Trip due to 50% or more of the Mountain Trails closing during the Insured's Trip, benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for the value of the ski lift ticket.]

[If an Insured is able to ski during their Trip with 50% or more of the Mountain Trails closing during the Insured's Trip; a pro-rated loss up to 50% of the value of the Insured's ski lift ticket for the date/time of the closure only will be paid up to the Maximum Benefit Amount.]]

["Mountain Trails" means named skier paths with grade of difficulty intended to provide skiing down the mountain. Mountain Trails does not include connecting paths between trails.]

Lost Skier Days Conditions:

- [1. Benefits begin on the date the Insured arrives at the mountain or the date the Insured has a valid ski lift ticket;]
- [2. A minimum of 10 Mountain Trails must be open on the date of the Insured's arrival at the mountain in order to be eligible for this benefit;]
- [3. This Lost Skier Days benefit does not apply to Season Passes;]
- [4. This Lost Skier Days benefit is eligible to skiing that takes place between [January 1] and [January 31] only;]
- [5. Maximum ski lift ticket purchase is a 5 day skier ticket;]
- [6. If the Insured's ski lift ticket applies to multiple ski mountains and one of the mountains meets the Benefits and Conditions noted above, this Benefit is not provided;]
- [7. If the Insured is unable to ski on any particular day of the Insured's Trip, for any of the reasons stated above, the Insured must file/report the loss on the same day;]
- [8. Maximum Benefit is equal to the lesser of [2-5] days or [\$250.00-\$500.00].]

Lost Skier Days Exclusions:

[Benefits are not payable under this Lost Skier Day benefit for lift tickets if they are for:

- [Heli-Skiing]
- [Cross Country Skiing]
- [Back Country Skiing.]

[CANCEL ANYTIME

If the Insured cancels the Trip at anytime, the Insurer will reimburse the Insured for [50%, 75%, 100%] of the prepaid, forfeited, non-refundable payments or deposits [paid to the [Travel Arranger] [Travel Supplier]] for insured Trip arrangement(s) [up to the Maximum Limit shown for this benefit in the Schedule] provided this insurance coverage is purchased for the full cost of all non-refundable prepaid Trip arrangements [that are subject to cancellation penalties and/or restrictions] This Cancel Anytime coverage is subject to limitations and exclusions as applicable under the Policy..

[This coverage will be terminated and no benefits will be paid under this Cancel Anytime coverage if the full costs of all prepaid, non-refundable Trip arrangements are not insured. Any plan cost paid for this Cancel Anytime coverage will be refunded.]

[TRIP DELAY BENEFITS

The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Reasonable Additional Expenses] [and/or] [prepaid missed land or sea travel arrangements] until travel becomes possible if the Insured's Trip is delayed [[12-24] or more consecutive hours] from [reaching their intended Destination] [the original departure time] as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- [(a) the Insured being involved in [or delayed due to] a traffic accident while en route to a departure as substantiated by a police report;]
- [(b) Common Carrier delay;]
- [(c) the Insured's [or Traveling Companion's] lost or stolen passports, travel documents, or money;]
- [(d) the Insured [or Traveling Companion] is Quarantined [(except as the result of an epidemic or pandemic)];]
- [(e) Strike;]
- [(f) Inclement Weather which prohibits Insured's [Common Carrier] departure;]
- [(g) Natural Disaster;] [or]
- [(h) [Injury] [or] [Sickness] of the Insured or Traveling Companion [or] [death] of the Traveling Companion;]
- [(i) breakdown of [a rental vehicle] or [owned vehicle] [Owned or Rented Vehicle] en route to a departure [when the rental is part of the Trip];]
- [(j) the Insured's flight being cancelled or delayed because the airport from which the flight is scheduled to depart is temporarily closed [due to a documented security breach or threat];] [or]
- [(k) reasons listed under Trip [Cancellation] [and] [Interruption]].

Incurred expenses must be accompanied by receipts.

[This benefit is payable for only one delay [per Insured] [per booking], [per Trip].]

[If the Insured incurs more than one delay in the same Trip the Insurer will pay for the delay with the largest benefit up to the Maximum Limit shown on the Schedule.]

[AIRLINE DELAY BENEFITS

The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Reasonable Additional Expenses until travel becomes possible if the Insured's Trip is delayed [[6-24] or more consecutive hours] as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- [(a) the Insured being involved in [or delayed due to] a traffic accident while en route to a departure as substantiated by a police report;]
- [(b) Common Carrier delay;]
- [(c) the Insured's [or Traveling Companion's] lost or stolen passports, travel documents, or money;]
- [(d) the Insured [or Traveling Companion] is Quarantined [(except as the result of an epidemic or pandemic)];]
- [(e) Strike]
- [(f) Inclement Weather which prohibits Insured's [Common Carrier] departure;]
- [(g) Natural Disaster;] [or]
- [(h) Injury [or] Sickness of the Insured or Traveling Companion [or] [death] of the Traveling Companion;]
- [(i) breakdown of [a rental vehicle] or [owned vehicle] [Owned or Rented Vehicle] en route to a departure [when the rental is part of the Trip];]
- [(j) the Insured's flight being cancelled or delayed because the airport from which the flight is scheduled to depart is temporarily closed [due to a documented security breach or threat];] [or]
- [(k) reasons listed under Trip [Cancellation] [and] [Interruption]].

Incurred expenses must be accompanied by receipts.

[This benefit is payable for only one delay [per Insured] [per booking], [per Trip].]

[If the Insured incurs more than one delay in the same Trip the Insurer will pay for the delay with the largest benefit up to the Maximum Limit shown on the Schedule.]

[The Insured Must: Contact the Insurer at [1-800-123-4567] as soon as he/she knows his/her Trip is going to be delayed [more than [6-24] hours].]

[MISSED CONNECTION BENEFITS

If while on a Trip the Insured misses a [Cruise] [Trip] departure resulting from cancellation or delay of [[3-12] or more hours] [between [3 - 12] hours] of all regularly scheduled airline flights due to [Inclement Weather] [or Common Carrier caused delay], the Insurer will reimburse the Insured up to the Maximum Limit shown in the Schedule for:

- [(1) additional transportation expenses incurred by the Insured to join the departed [Cruise] [Trip];]
- [(2) reasonable accommodation and meal expenses incurred [up to the per day amount shown in the Schedule;] and
- [(3) pre-paid, non-refundable trip payments for the unused portion of the [Cruise] [Trip].]

The Common Carrier must certify the delay of the regularly scheduled airline flight.

[Coverage is secondary if reimbursable by any other source.]]

[PORT OF CALL BENEFITS

The Insurer will pay the Insured [\$50-\$100] per missed Port of Call, up to the Maximum Limit shown in the Schedule if: 1) the Insured is a passenger on a regularly scheduled ship registered to carry passengers (not including vessels owned by the Insured) and 2) an itinerary change occurs while at sea causing the ship to miss a scheduled Port of Call [caused by or result from the following: [a) natural disaster;] [b) adverse weather;] [c) hijacking;] [d)unannounced strike;][e) a civil disorder;] [f) mechanical breakdown of the ship ;] [g) a Terrorist Act].

“PORT OF CALL” means a city or town on a waterway with facilities for loading and unloading passengers or cargo where a ship is scheduled to dock, not including the scheduled ports of embarkation and disembarkation.]

[HOTEL OVERBOOKING BENEFITS

The Insurer will reimburse the Insured for additional, alternative lodging expenses, less any reimbursed deposit and/or pre-paid Hotel arrangements [up to the Daily Limit and] [the Maximum Limit] shown in the Schedule,] for [1-3] night's lodging for each room guaranteed or confirmed by a Reservation [made through the Insured's [Travel Supplier] [Travel Arranger]] that is oversold, if the Insured's Hotel is unable to provide reasonable, alternative accommodations.]

[EVENT TICKET BENEFITS

The Insurer will reimburse the Insured, up to a maximum of [\$100-\$300] per event ticket, [\$500-\$1,000] per event, for the cost of unused nonrefundable event tickets charged to an Insured's credit or debit card should the Insured be unable to attend the event for an Unforeseen event listed under Trip [Cancellation][Interruption] Benefit.]

[DOMESTIC PET BENEFITS

[DOMESTIC PET BOARDING: If the Insured is delayed past the scheduled [Return Date][Confirmation End Date] for at least [24-48] hours while en route to their Return Destination due to:

- (1) [being confined as an Inpatient in a Hospital,]
- (2) [Common Carrier delay,] [or a Natural Disaster]

and has placed their domestic cat or dog in a Commercial Kennel for the duration of the Trip and are unable to collect their pet on the day previously agreed upon with the Commercial Kennel, the Insurer will pay a benefit of up to [\$25-\$100] [per day,] up to the Maximum Limit shown on the Schedule to cover the necessary additional kennel fees.

“**Commercial Kennel**” means a licensed pet boarding kennel facility for which pets are kept for a specified period of time.]

[DOMESTIC PET RETURN: If while on a Trip the Insured is unable to travel due to a covered [Sickness] or [Injury,] the Insurer will pay to return any of the Insured's domestic [dog(s)] [or] [cat(s)] [pets] who accompanied the Insured on the Trip to the Insured's residence in the United States, including the cost of an attendant, if necessary; Such expenses shall not exceed the cost of a ticket change fee for the Insured's domestic dog(s) or cat(s) to their departure point up to the Maximum Limit shown on the Schedule. [Please note: Arrangements must be pre-authorized by the Insurer in advance.]]

[RENTAL CAR DAMAGE BENEFITS

If an Insured's rented car is damaged while on a Trip due to [collision,] [vandalism,] [theft,] [windstorm,] [fire,] [hail] [or] [flood,] while in his/her possession, the Insurer will pay the lesser of:

- (1) the cost of repairs and rental charges imposed by the rental agency while the car is being repaired;
or
- (2) the actual cash value of the car.

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule [subject to the Deductible shown in the Schedule].

[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.]

Coverage does not apply in countries or states where the sale of this insurance is prohibited by law.

[This coverage is Primary to other forms of insurance or indemnity.]

[The Insured must contact the Insurer at [1-800-123-4567] before renting to confirm whether the vehicle is covered.]]

[VACATION RENTAL BENEFITS

[Vacation Rental Trip Cancellation Benefits:

The Insurer will pay a Vacation Rental Trip Cancellation Benefit, up to the Maximum Limit shown in the Schedule if the Insured is prevented from taking his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury, or death, that occurs before departure on the Trip. The Sickness or Injury must: a) commence while coverage is in effect under this Policy for the Insured; b) require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Rental Trip Cancellation; and c) in the written opinion of the treating Physician, be so disabling as to prevent the Insured from taking his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if the Insured is prevented from taking his/her Trip due to Unforeseen events that occur before departure on the Trip.

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule, for the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Rental Dues] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled.]]

[Vacation Rental Trip Interruption Benefits:

The Insurer will pay a Vacation Rental Trip Interruption Benefit, up to the Maximum Limit shown in the Schedule if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death. The Sickness or Injury must: a) for item 1 above, commence while coverage is in effect under this Policy for the Insured; b) for item 2 above, commence while the Insured is on his/her Trip and coverage is in effect under this Policy; c) for both items 1 and 2 above, require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Rental Trip Interruption; and d) for both items 1 and 2 above, in the written opinion of the treating Physician, be so disabling as to delay the Insured's arrival on his/her Trip or to prevent the Insured from continuing his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to Unforeseen events; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to Unforeseen events.]

The Insurer will reimburse the Insured, less any refund paid or payable, for the Unused portion of the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Rental Dues] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled], plus one of the following:

1. the additional transportation expenses by the most direct route from the point the Insured interrupted his/her Trip (a) to the next scheduled destination where the Insured can catch up to his/her Trip; or (b) to the final destination of his/her Trip; or
2. the additional transportation expenses incurred by the Insured by the most direct route to reach the next scheduled destination where the Insured can catch up to his/her Trip if the Insured is delayed and leaves after the Scheduled Departure Date.

However, the benefit payable under both items 1 and 2 above will not exceed the cost of a one-way economy airfare (or the equivalent class of the Insured's original tickets) by the most direct route less any refunds paid or payable for Unused original tickets.]

DEFINITIONS

The following definitions apply to the Vacation Rental Benefits:

“CURRENCY UNITS” means the units of currency purchased from a travel/vacation club to be used as valuation and to access travel arrangements. Currency Units must be used in accordance with the travel/vacation club rules and must be for a travel and use membership or a deeded real estate product. Currency Units will be reimbursed in the same manner that payment was made.

“EXCHANGE FEES” means the fees paid to an entity that administers exchange services for its members to trade his/her Vacation Rental for alternate arrangements.

“RENTAL DUES” means the monies paid to remain a member in good standing in a travel/vacation club. Rental Dues does not include the purchase price for Vacation Rental.

“VACATION RENTAL” means the Insured's scheduled use of the pre-purchased travel arrangements owned through a timeshare organization or travel/vacation club.]

[VACATION OWNERSHIP BENEFITS

[Vacation Ownership Trip Cancellation Benefits:

The Insurer will pay a Vacation Ownership Trip Cancellation Benefit, up to the Maximum Limit shown in the Schedule if the Insured is prevented from taking his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury, or death, that occurs before departure on the Trip. The Sickness or Injury must: a) commence while coverage is in effect under this Policy for the Insured; b) require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Ownership Trip Cancellation; and c) in the written opinion of the treating Physician, be so disabling as to prevent the Insured from taking his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if the Insured is prevented from taking his/her Trip due to Unforeseen events that occur before departure on the Trip.

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule, for the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Ownership Dues] [or] [Maintenance Fees] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled].]

[Vacation Ownership Trip Interruption Benefits:

The Insurer will pay a Vacation Ownership Trip Interruption Benefit, up to the Maximum Limit shown in the Schedule if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death. The Sickness or Injury must: a) for item 1 above, commence while coverage is in effect under this Policy for the Insured; b) for item 2 above, commence while the Insured is on his/her Trip and coverage is in effect under this Policy; c) for both items 1 and 2 above, require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Ownership Trip Interruption; and d) for both items 1 and 2 above, in the written opinion of the treating Physician, be so disabling as to delay the Insured's arrival on his/her Trip or to

prevent the Insured from continuing his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to Unforeseen events; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to Unforeseen events.

The Insurer will reimburse the Insured, less any refund paid or payable, for the Unused portion of the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Ownership Dues] [or] [Maintenance Fees] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled], plus one of the following:

1. the additional transportation expenses by the most direct route from the point the Insured interrupted his/her Trip (a) to the next scheduled destination where the Insured can catch up to his/her Trip; or (b) to the final destination of his/her Trip; or
2. the additional transportation expenses incurred by the Insured by the most direct route to reach the next scheduled destination where the Insured can catch up to his/her Trip if the Insured is delayed and leaves after the Scheduled Departure Date.

However, the benefit payable under both items 1 and 2 above will not exceed the cost of a one-way economy airfare (or the equivalent class of the Insured's original tickets) by the most direct route less any refunds paid or payable for Unused original tickets.]

DEFINITIONS

The following definitions apply to the Vacation Ownership Benefits:

“CURRENCY UNITS” means the units of currency purchased from a travel/vacation club to be used as valuation and to access travel arrangements. Currency Units must be used in accordance with the travel/vacation club rules and must be for a travel and use membership or a deeded real estate product. Currency Units will be reimbursed in the same manner that payment was made.

“EXCHANGE FEES” means the fees paid to an entity that administers exchange services for its members to trade his/her Vacation Ownership for alternate arrangements.

“MAINTENANCE FEES” means established and collected fees by the homeowners association or resort management company for maintenance, property taxes, insurance, utilities, and management of the Vacation Ownership. Maintenance Fees are not special assessment fees or late fees.

“OWNERSHIP DUES” means the monies paid to remain an owner in good standing in a travel/vacation club. Ownership Dues does not include the purchase price for Vacation Ownership.

“VACATION OWNERSHIP” means the Insured's scheduled use of the pre-purchased travel arrangements owned through a timeshare organization or travel/vacation club.]

[BAGGAGE] [PERSONAL EFFECTS] [TRAVEL DOCUMENTS] [MUSICAL INSTRUMENTS]

[SPORTSMAN EQUIPMENT] [GOLF EQUIPMENT] BENEFITS

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule subject to the special limitations shown below, for[loss,] [theft] [or] [damage] to the Insured's [Baggage,] [personal effects] [passports,] [travel documents] [musical instruments][credit cards] [and] [visas] during the Insured's Trip [after satisfaction of the Deductible shown in the Schedule]. [This Deductible does not apply if the No Deductible option is purchased.]

Special Limitations:

The Insurer will not pay more than:

- (1) [\$100-\$1,000] for the first item and
- (2) thereafter, no more than [\$100-\$1,000] per each additional item
- (3) [\$500-\$5,000] [aggregate] on all losses to: [jewelry,] [watches,] [furs,] [cameras] [and] [camera equipment,] [camcorders,] [sporting equipment] [musical instruments] [computers,] [and other electronic devices] [, including but not limited to: [portable personal computers,] [cellular phones,] [electronic organizers] [and portable Compact Disc players.]

[Items over [\$150-\$500] must be accompanied by original receipts.] [If receipts are not provided, no benefits are payable.]

The Insurer will pay the lesser of:

- (1) the cash value (original cash value less depreciation); or
- (2) the cost of replacement.

The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at its option:

- (1) repair or replace any part to restore the pair or set to its value before the loss; or
- (2) pay the difference between the value of the property before and after the loss.

[The Insurer will only pay for loss due to unauthorized use of the Insured's credit cards if the Insured has complied with all requirements imposed by the issuing credit card companies.]]

[[LOST] [STOLEN] PASSPORT REPLACEMENT

While the Insured is on a Trip outside the United States and his or her passport is [lost,] [stolen] [or] [damaged], the Insurer will reimburse the costs up to the [[Lost] [Stolen] Passport Replacement] Maximum Limit shown in the Schedule. The [Loss] [theft] [or] [damage] must be documented [by a police report].]

[PRESCRIPTION REPLACEMENT

If, while on a Trip, the Insured's medically required prescription drugs [for the Insured's Sickness or Injury] are [lost,] [stolen,] [or] [damaged], the Insurer will reimburse the Insured for costs up to the Maximum Limit shown on the Schedule for their replacement. The prescribing Physician must authorize the replacement and it must be legally permissible to replace the prescription in the jurisdiction in which the [Loss,] [theft] [or] [damage] occurs.]

[BAGGAGE RETURN

If the Insured's [lost] [or] [stolen] Baggage is recovered, the Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for the incurred and non-refundable fees, to ship the Insured's Baggage and its contents to the Insured's location up to [30-90] days after the Insured reaches his/her Return Destination or Destination in the case of a one-way Trip, anywhere in the world.]

[BAGGAGE][SPORTSMAN EQUIPMENT] [GOLF EQUIPMENT] [MUSICAL INSTRUMENTS] DELAY

If the Insured's [sportsman equipment][golf equipment][Baggage] is delayed or misdirected by the Common Carrier for more than [24-48] hours while on a Trip, the Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for the [purchase][rental] of Necessary Personal Effects. Incurred expenses must be accompanied by receipts. This benefit does not apply if Baggage is delayed after the Insured has reached his/her Return Destination.]

[If the Baggage is delayed after the Insured has reached his or her Destination [or Return Destination] and the Common Carrier makes a charge for delivery, the Insurer will reimburse the reasonable cost to deliver the Insured's Baggage to his/her [Destination] [Return Destination] [or residence], up to [\$300-\$500] [subject to the Baggage Delay Maximum Limit shown in the Schedule.]]

[BAGGAGE DELIVERY BENEFIT. If the checked Baggage is delayed after the Insured has reached his or her [Destination] [(in the case of a one-way ticket)] [or Return Destination] and the Common

Carrier makes a charge for delivery, the Insurer will reimburse the reasonable cost up to the Baggage Delivery Maximum Limit shown on the Schedule to deliver the Insured's checked Baggage to his/her [Destination] [Return Destination] [or residence]. A copy of the delivery invoice and verification of the delay or misdirection by the Common Carrier must be submitted with the claim.]

[VEHICLE RETURN

If an Insured is on an automobile Trip and an [Injury] or [Sickness] of the Insured [or Traveling Companion] [or [Immediate] Family Member] prevents the Insured from completing the automobile Trip, the Insurer will reimburse up to the Maximum Limit shown in the Schedule for:

- [(1) the cost of transporting the Insured's Owned or Rented Vehicle back to his/her Primary Residence;]
- [(2) any applicable cost charged by the rental agency to return the rental vehicle to the rental agency [excludes all rental costs]]

provided:

- (1) the Insured [Traveling Companion][[Immediate] Family Member] is under the direct care and attendance of a Physician and that Physician has recommended that due to the severity of the Insured's [Traveling Companion's][[Immediate] Family Member's] condition, the Insured [Traveling Companion][[Immediate] Family Member] cannot continue on the automobile Trip.
- (2) [The automobile must be operable.]
- (3) Arrangements for return of the vehicle must be made by the Insurer by calling [1-800-123-4567].

Coverage is not provided for rental vehicles.]

[SECURITY EVACUATION BENEFITS

If, as a result of an Occurrence that takes place during an Insured's Trip and while traveling outside his or her Home Country, an Insured requires a Security Evacuation, the Insurer will pay a benefit to Transport the Insured to the Nearest Place of Safety. The determination that an Insured requires a Security Evacuation must be made by a Designated Security Consultant and all arrangements must be made by the Insurer at [1-800-123-4567].

Benefits will be payable for Eligible Expenses up to the Maximum Limit shown in the Schedule.

“Eligible Expenses” are for Transportation and Related Costs to the Nearest Place of Safety necessary to ensure the Insured's safety and well-being as determined by the Designated Security Consultant.

Security Evacuation benefits are payable only once per [Occurrence/ /Individual Coverage Term/covered Trip].

[Benefits will also be payable for Transportation and Related Costs within [7-14] days of the Security Evacuation to either of these locations as chosen by the Insured:

- [(1) back to the Host Country if return is safe and permitted;] [or]
- [(2) to the Insured Person's Home Country.]
- [(3) to the Insured's [Return Destination] [point of origin for the Trip]] This benefit is subject to the overall Maximum Limit shown in the Schedule.]

[Benefits will be payable for consulting services by Designated Security Consultant for seeking information on Missing Person or kidnapping cases if the Insured is deemed kidnapped or a Missing Person by local or international authorities. This benefit is subject to the overall Maximum Limit shown in the Schedule.]

The Insurer at [1-800-123-4567] must make all arrangements and must authorize all expenses in advance of any benefits being payable. The Insurer is not responsible for the availability of Transport

services. Where a Security Evacuation becomes impractical because of hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Insured until a Security Evacuation becomes viable.

Right of Recovery:

If, after a Security Evacuation is completed, it becomes clear that the Insured was an active participant in the events that led to an Occurrence, the Insurer has the right to recover all Transportation and Related Costs from the Insured Person.

[Excess Provision:

Benefits payable for the eligible expenses under this Benefit will be limited to that part of the eligible expense, if any, which is in excess of the total benefits payable for the same Security Evacuation under any other valid and collectible insurance or other indemnity. If the other valid and collectible insurance or indemnity provides benefits on an excess coverage basis, benefits will be paid first by the insurer or services plan whose coverage has been in effect for the longer period of time at the date of the Security Evacuation.

For purposes of this Benefit, an Insured's entitlement to other valid and collectible insurance or indemnity will be determined as if this Benefit did not exist and will not depend on whether timely application for benefits from other valid and collectible insurance or indemnity is made by or on behalf of the Insured.

Benefits under this Benefit will be reduced to the extent that benefits for expenses are covered by any other valid and collectible insurance or indemnity whether or not a claim is made for such benefits.]

DEFINITIONS

The following definitions apply to the Security Evacuation Benefits:

“Advisory” means a formal [travel advisory] [recommendation] by the [Appropriate Authorities][United States Government] recommending that the Insured [or citizens of his or her Home Country or citizens of the Host Country] leave the Host Country.

“Appropriate Authority(ies)” means the government authority(ies) in the Insured's Home Country or the government authority(ies) of the Host Country.

“Designated Security Consultant” means an employee of a security firm under contract to the Insurer or a designated service provider who is experienced in security and measures necessary to ensure the safety of the Insured(s) in his or her care.

“Excluded Countries” means the following countries from which Security Evacuations are not available under this Benefit: [Iraq, Afghanistan, Pakistan, Israel (West Bank and Gaza Strip), Iran, Somalia and Chechnya or] any country subject to the administration and enforcement of U. S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL (OFAC).

[“Home Country” means the country of [residence] [citizenship of the Insured]. [If the Insured has dual citizenship, for the purposes of this Benefit, his or her Home Country is the country of the passport he or she used to enter the Host Country.]]

[“Home Country” means the country in which the Insured started his or her covered Trip.]

“Host Country” means any country, other than an Excluded Country, in which an Insured is traveling while covered under this plan.

“Imminent Physical Danger” means the Insured is subject to possible physical injury or sickness that could result in grave physical harm or death.

“Missing Person” means an Insured who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

[“Natural Disaster” for the purpose of this benefit means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

- (1) is due to natural causes; and
- (2) results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous.]

“Nearest Place of Safety” means a location determined by the Designated Security Consultant where:

- (1) the Insured can be presumed safe from the Occurrence that precipitated the Insured's Security Evacuation; and
- (2) the Insured has access to transportation to his or her Home Country; and
- (3) the Insured has the availability of temporary lodging, if needed.

“Occurrence” means any of the following situations in which an Insured finds himself or herself while covered by this plan:

- [(1) expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
- [(2) political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured's Home Country or citizens of the Host Country should leave the Host Country;
- [(3) [Natural Disaster within [7-14] days of an event;]
- [(4) [Verified Physical Attack or a Verified Threat of Physical Attack from a third party;]
- [(5) [the Insured had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within [7-14] days of his or her being found]

“Related Costs” means food, lodging and, if necessary, physical protection for the Insured during the Transport to the Nearest Place of Safety.

“Security Evacuation” means the extrication of an Insured from the Host Country due to an Occurrence which results in the Insured being placed in Imminent Physical Danger.

“Transport/Transportation” means the most efficient and available method of conveyance. In all cases, where practical, economy fare will be utilized. If possible, the Insured's common carrier tickets will be used.

[“Verified Physical Attack” means deliberate physical harm of the Insured confirmed by documentation or physical evidence.]

[“Verified Threat of Physical Attack” means a threat against the Insured's health and safety as confirmed by documentation and/or physical evidence.]

EXCLUSIONS

The following exclusions apply to the Security Evacuation Benefits:

No benefits are payable under this Benefit for charges, fees or expenses:

- (1) payable under any other provision of this plan;
- (2) [that are recoverable through the Insured's employer;]
- (3) arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured, acting alone or in collusion with others;
- (4) arising from or attributable to an alleged:

- (a) violation of the laws of the Host Country by an Insured; or
 - (b) violation of the laws of the Insured's Home Country;
- unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured;
- (5) due to the Insured's failure to maintain and possess duly authorized and issued required travel documents and visas;
 - (6) arising from an Occurrence which took place in an Excluded Country;
 - (7) [for repatriation of remains expenses;]
 - (8) for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
 - (9) for medical services; [or]
 - (10) for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping; [or]
 - (11) [for consulting services seeking information on Missing Person or kidnapping cases;] [or]
 - (12) [arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;] [or]
 - (13) [arising from or attributable, in whole or in part to non-compliance by the Insured with regard to any obligation specified in a contract or license;] [or]
 - (14) [due to military or political issues if the Insured's Security Evacuation request is made more than [7-60] days after the Appropriate Authority(ies) Advisory was issued;] [or]
 - (15) [due to a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:
 - (a) is due to natural causes; and
 - (b) results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous].]

[SECURITY DEPOSIT PROTECTOR BENEFIT

[If, during a Stay at a Rental Property, an Insured [Person], causes any damage to, or theft of, real or personal property of the Rental Property as a result of inadvertent acts or omissions, the Insurer will reimburse the [Policyholder][Participating Organization][Rental Property] for the cost of repair or replacement of such property up to the Maximum Limit shown in the Schedule of Benefits.

Effective Dates. The Security Deposit Protector coverage will take effect on the date and time the Insured checks-in as a registered guest at the Rental Property, provided the appropriate premium has been paid by check-in.

Termination Dates. The Security Deposit Protector coverage will end on the earlier of: (1) the normal check-out time on the Insured's scheduled check-out date from the Rental Property; or (2) the actual date of departure of the Insured from the Rental Property.

In no event will coverage be provided for a Stay longer than [90-180] days from the date of check-in as a registered guest at a Rental Property.

Termination of coverage will not affect a claim for a covered Loss that occurred while the Insured's coverage was in force.

NOTICE OF CLAIM. All damage or theft for which a claim may be made under this coverage must be reported to the [Policyholder][Participating Organization][Rental Property] no later than the Termination Date.

SUBROGATION AND RIGHT OF RECOVERY. As a condition to receiving Security Deposit Protector benefits, the Insured (or, if he or she is deceased, an authorized representative of the Insured) [Insured][Policyholder][Participating Organization] [Rental Property] or the person to whom payment was

made, agrees, except as may be limited or prohibited by applicable law:

- (1) to reimburse the Insurer for any such benefits paid to or on behalf of the Insured or such other person, if such benefits are recovered, in any form, from any Third Party or Coverage; and
- (2) without limiting the preceding, that the Insurer is subrogated, for the purpose of the Insurer's recovery of any such benefits paid to or on behalf of the Insured or such other person, to any and all claims, causes of action or rights that he or she has or that may rise against any Third Party who has or may have caused, contributed to or aggravated the condition for which the [Insured] [Policyholder][Participating Organization][Rental Property] claims an entitlement to benefits, and to any claims, causes of action or rights he or she may have against any Coverage for the condition for which the [Insured][Participating Organization][Rental Property] claims an entitlement to benefits.

The Insurer will not pay or be responsible, without its written consent, for any fees or costs associated with the pursuit of a claim, cause of action or right by or on behalf of an Insured or such other person against any Third Party or Coverage.]

[Security Deposit Benefits will take effect [at] [on the earlier of: 1)] 12:01 a.m. Standard Time on the day after the date the premium is received by us [or the program administrator] [or authorized agent] [; or 2) if mailed, at 12:01a.m. Standard Time on the day after the postmarked date].]

DEFINITIONS

The following definitions apply to the Security Deposit Protector Benefit:

["Coverage" means any other fund or insurance policy (except the policy under which this coverage is provided) and any fund or insurance policy providing the [Policyholder][Participating Organization][Rental Property] with coverage for any claims, causes of action or rights the Insured or such other person may have against the [Policyholder][Participating Organization][Rental Property].]

"Insured" means a person who: (a) is a registered guest at a Rental Property; [(b) completes any required enrollment form for Security Deposit Protector coverage;] and (c) for whom premium has been paid by check-in at the Rental Property.

["Insured Person" means the Insured and all persons booked to share the same unit of accommodations at the Rental Property.]

["Rental Property" means a property [owned][managed] by the [Policyholder][Participating Organization][Rental Agency].]

["Stay" means the duration of time from the date the Insured checks-in at the Rental Property to the date the Insured checks-out of the Rental Property.]

"Third Party(ies)" means any person, corporation or other entity (except the Insured, [the [Rental Property] and the Insurer].)

EXCLUSIONS

The following exclusions apply to the Security Deposit Protector Benefit:

Benefits will not be provided for any loss or damage due to:

[(a) Natural Disaster;]

[(b) intentional acts of an Insured Person;]

[(c) gross negligence, willful and wanton conduct by an Insured Person;]

[(d) any cause, if the Insured does not report the loss or damage to the staff of the Rental Property by the Termination Date;]

[(e) normal wear and tear of the Rental Property unit;]

[(f) damage caused by any pet or other animal brought into the Rental Property unit;]

- [(g) loss of use of the Rental Property unit;]
- [(h) theft or damage to any property owned by or brought by an Insured Person onto the Rental Property premises;]
- [(i) theft or damage caused by anyone visiting other than an Insured Person;]
- [(j) theft without a valid police report;]
- [(k) damage without a valid police report unless the damage is caused by an Insured Person;]
- [(l) damage or theft in a Rental Property unit if the number of persons occupying the unit exceeds that unit's occupancy limit.]]

[CREDIT CARD COVERAGE BENEFIT

The Insurer will reimburse the Insured up to the Maximum shown on the Schedule for charges and interest incurred due to unauthorized use of the Insured's credit card if such use occurs during the Insured's Trip and, if the Insured has complied with all credit card conditions imposed by the credit card companies.

[LIMITATIONS

Benefits are not payable for any loss resulting in whole or in part from the unauthorized use of the Insured's credit card by an Immediate Family Member or Traveling Companion.]]

SECTION 7: EXCLUSIONS

GENERAL EXCLUSIONS

This plan does not cover any insured Loss caused by or resulting directly or indirectly from:

- [(1) intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, [Family Member,] [Traveling Companion] [or] [Business Partner] while sane or insane;]
- [(2) [pregnancy,] [childbirth,] [or] elective abortion, [other than Complications of Pregnancy];] [or] [Normal Pregnancy or Childbirth (unless as specifically covered herein), fertility treatments, or elective abortion, other than Unforeseen Complications of Pregnancy [of the Insured,] [a Traveling Companion] [or a Family Member;]]
- [(3) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same;] [(does not apply if [add appropriate option name – e.g. adventure sports coverage] is purchased);]
- [(4) mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment.] [(does not apply if [add appropriate option name] is purchased ;)]
- [(5) war or act of war, whether declared or not, civil disorder, riot, or insurrection;]
- [(6) operating or learning to operate any aircraft, as student, pilot, or crew;] [(does not apply if [add appropriate option name] is purchased);]
- [(7) air travel on any air-supported device, other than a regularly scheduled airline or air charter Insurer;] [(does not apply if [add appropriate option name] is purchased);]
- [(8) Loss or damage caused by [detention,] [confiscation,] [or] destruction [by customs];]
- [(9) any unlawful acts, committed by the [Insured,] [a Family Member,] [or] [a Traveling Companion,] [or] [Business Partner] whether insured or not;
- [(10) Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction or any related physical manifestation or rest cures [unless hospitalized];]
- [(11) if the Insured's tickets do not contain specific travel dates (open tickets);]
- [(12) use of drugs, narcotics, or alcohol, unless administered upon the advice of a Physician;]
- [(13) [full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium 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);]
- [(14) military duty;]
- [(15) participation in underwater activities;] [(does not apply if [add appropriate option name] is purchased);]
- [(16) [any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due the Insured;]
- [(17) Experimental or Investigative treatment or procedures;]
- [(18) any Loss that occurs at a time when this coverage is not in effect.]
- [(19) traveling for the purpose of securing medical treatment;]
- [(20) care or treatment which is not Medically Necessary;]
- [(21) any Trip taken outside the advice of a Physician;]
- [(22) Financial Default;]
- [(23) Participation in extreme, high-risk sports, i.e., [skydiving, hang gliding or parachuting;] [bungee jumping;][caving;] [extreme skiing, heli-skiing or skiing outside marked trails;] [body contact sports (meaning any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate);] [SCUBA diving below 120 feet (40 meters) without a dive master].
- [(24) An epidemic or pandemic;]
- [(25) Air, water or other pollution, or threat of a pollutant release;]
- [(26) Travel bulletins or alerts;]
- [(27) Governmental prohibitions or regulations;]
- [(28) Any problem or event that could have reasonably been foreseen or expected when coverage under the Policy was purchased;]

[PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Insurer will not pay for any Loss or expense incurred for [[Accidental Death Benefits] [Accidental

Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit] as the result of an [Injury,] [Sickness] [, Dental] [or] [other condition] [(including) [excluding] any condition from which death ensues] of [an Insured,] [Traveling Companion,] [Service Animal] [Family Member booked to travel with the Insured] [Business Partner] [or] [Family Member] which, within the [90-180] day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.]

[WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

The Pre-Existing Condition Exclusion for [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit, if included in the Insured's Policy, is waived provided the Insured meets the following requirements:

- 1) [the Insured's payment for this coverage is received prior to [or within [24 hours] [7 days] after his/her [Initial Trip Payment] [Final Payment] for his/her Trip;]
- 2) [the amount of Trip Cancellation Benefits purchased equals the full [cost] [duration] of the Trip. The [cost] [duration] of any subsequent Trips added to the Insured's original Trip (or any other travel arrangements made separately [not by the Insured's travel agent] must be insured within [24 hours] [7 days] of the payment for those other travel arrangements;]
- 3) [the Insured is not disabled from travel at the time he/she pays his/her premium;] [and]
- 4) [the booking for the Trip is the Insured's first and only booking for this travel period and destination].

ADDITIONAL EXCLUSIONS

[The following additional exclusions apply to [Accidental Death [And Dismemberment] [(Common Carrier Air Only)]:

- [(1) Sickness or disease whether the Loss results directly or indirectly from any of these;]
- [(2) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.]]

[The following additional exclusions apply to the Medical Expense Benefit:

[Unless otherwise provided by this plan,] Benefits will not be provided for any loss resulting [(in whole or in part)] from:

- [(1) routine physical examinations;]
- [(2) mental health care;]
- [(3) replacement of [hearing aids,] [eye glasses,] [contact lenses,] [sunglasses,] [artificial teeth,] [and] [prosthetics]

- [(4) routine dental care;]
- [(5) any service provided by the Insured, [a] [an Immediate] Family Member, or Traveling Companion or Traveling Companion's [Immediate] Family Member;]
- [(6) alcohol or substance abuse or treatment for the same.]

[The following additional exclusions apply to [Trip Cancellation] [and] [Trip Interruption]:

[Unless otherwise provided by this plan,] Benefits will not be provided for any loss resulting [(in whole or in part)] from:

- [(1) travel arrangements canceled by an airline, cruise line, or tour operator, except as provided elsewhere in the plan;]
- [(2) changes by the Insured[, a Family Member], [or Traveling Companion] [unless Cancel Anytime was purchased;]
- [(3) financial circumstances of the Insured, a Family Member, or a Traveling Companion;]
- [(4) any business or contractual obligations of the Insured, a Family Member, or Traveling Companion;]
- [(5) any government regulation or prohibition;]
- [(6) an event which occurs prior to the Insured's coverage Effective Date;]
- [(7) failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements.]]

[The following additional exclusions apply to Rental Car Damage Benefits:

Coverage is not provided [(in whole or in part)] for any loss due to:

- [(1) any Loss which occurs if the Insured or his/her Traveling Companion violates the rental agreement;]
- [(2) rentals of [trucks, [(not including jeeps or SUV's)]] [campers,] [trailers,] [off road vehicles,] [motor bikes,] [motorcycles,] [recreational vehicles,] [or] [Exotic Vehicles;]
- [(3) any obligation the Insured [or his or her Traveling Companion] assumes under any agreement [except insurance collision deductible;]
- [(4) failure to report the Loss to the proper local authorities and the rental car Insurer;]
- [(5) damage to any other vehicle, structure, or person as a result of a covered Loss;]
- [(6) participation in contests of speed, motor sport or motor racing including training or practice for the same;]
- [(7) driving under the influence of alcohol;]
- [(8) being under the influence of drugs or intoxicants, unless prescribed by a Physician;]
- [(9) war or act of war, whether declared or not, civil commotion, insurrection or riot;]
- [(10) Injury sustained while committing or attempting to commit a crime.]
- [(11) trucks that are over [18] feet long,
- [(12) glass damage;]
- [(13) overhead damage;]
- [(14) tire damage.]]

[The following additional exclusions apply to [Baggage/Personal Effects] [and] [Baggage Delay]:

Benefits will not be provided for any loss or damage to or resulting [(in whole or in part)] from:

- [(1) animals, rodents, insects or vermin;]
- [(2) bicycles (except when checked with a Common Carrier);]
- [(3) [motor vehicles, [aircraft,] [boats,] [boat motors,] [ATV's] [and] [other conveyances;]]
- [(4) [artificial prosthetic devices,] [false teeth,] [any type of eyeglasses,] [sunglasses,] [contact lenses,] [or] [hearing aids;]
- [(5) [tickets,] keys, notes, securities, accounts, bills, currency, deeds, food stamps or other evidences of debt, [credit cards,] [and other travel documents (except passports and visas)];]
- [(6) money, stamps, stocks and bonds, postal or money orders;]
- [(7) property shipped as freight, or shipped prior to the [Departure Date][Confirmation Begin Date];]
- [(8) contraband, illegal transportation or trade.]
- [(9) items seized by any government, government official or customs official;]
- [(10) [portable personal computers,] [cell phones,] [electronic organizers] [portable compact disc

- players,] [cameras,] [camera equipment;] [and] [wireless handheld devices]
- [(11) art objects or musical instruments;]
- [(12) Business [samples] [items] [including but not limited to [business documents,] [meeting agendas,] [sales presentations] [or] [product samples];]
- [(13) Property used in trade, business or for the production of income.]
- [(14) natural defect or damage sustained due to any process or repair;]
- [(15) defective materials or craftsmanship;]
- [(16) inherent vice or damage;]
- [(17) confiscation or expropriation by order of any government or public authority;] [or use of Insured's property for military purpose;]
- [(18) seizure or destruction under quarantine or custom regulation;]
- [(19) radioactive contamination;]
- [(20) usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;]
- [(21) transporting contraband or illegal trade;]
- [(22) theft or pilferage while left unattended in any vehicle;]
- [(23) mysterious disappearance;]
- [(24) sporting equipment damaged while being used;]
- [(25) breakage of brittle or fragile articles, such as [cameras,] [camera equipment and accessories] [cellular phones] [wireless handheld devices, musical instruments, radios, and similar property;] or
- [(26) electrical current, including electric arcing that damages or destroys electrical devices or appliances].]
- [(27) normal wear and tear;]
- [(28) deterioration;]]

SECTION 8: CLAIMS PROVISIONS

Notice of Claim: The Insured must call [Us] [Our claims administrator] at [1-800-123-4567] as soon as reasonably possible, and be prepared to describe the Loss, the name of the entity that arranged the Trip (i.e., the Insured, tour operator, cruise line, or charter operator), the Trip dates, and the amount that the Insured paid. [We][Our Claims Administrator] will [process the claim] [fill in the claim form and forward it to the Insured for his or her review and signature]. [The completed form should be returned to [Us][Our claims administrator, per their instructions].]

Claim Forms: Upon receiving notice of claim, [We] [Our Claims Administrator] will [send claim forms to the claimant][process the claim] within 15 days. [If We do not furnish such claim forms, the Insured will satisfy the requirements of proof of loss by sending written (or authorized electronic or telephonic) proof of loss]. The proof must describe the occurrence, extent and nature of the loss.

Proof of Loss: All Proof of Loss under the Policy must be submitted to [Us][Our Claims Administrator] no later than one year after the date of Loss or insured occurrence or as soon as reasonably possible.

Payment of Claims: When Paid: Claims will be paid as soon as [We] [Our Claims Administrator] receive complete proof of Loss [and verification of age, where applicable].

Payment of Claims: To Whom Paid:

Benefits are payable to the Insured who applied for coverage and paid any required plan cost. Any benefits payable due to that Insured's death, will be paid to the survivors of the first surviving class of those that follow:

- (1) the Beneficiary named by that Insured and on file with Us. If no Beneficiary named, then
- (2) to his/her spouse, if living. If no living spouse, then
- (3) in equal shares to his/her living Children. If there are none, then
- (4) in equal shares to his/her living parents. If there are none, then
- (5) in equal shares to his/her living brothers and sisters. If there are none, then
- (6) to the Insured's estate.

[If a benefit is payable to a minor or other person who is incapable of giving a valid release, We 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 We make in good faith fully discharges Us to the extent of that payment.]

[Trip Cancellation and Trip Interruption Payment of Loss: The Insured must provide Us documentation of the cancellation or interruption and proof of the expenses incurred. The Insured must provide proof of payment for the Trip such as canceled check or credit card statements, proof of refunds received, copies of applicable tour operator or Common Carrier cancellation policies, and any other information reasonably required to prove the Loss. Claims involving Loss due to Sickness, Injury, or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement. The Insured must provide Us with all unused air, rail, cruise, or other tickets if he/she is claiming the value of those unused tickets.]

[Baggage and Personal Effects Payment of Loss: The Insured must: (a) report theft losses to police or other local authorities as soon as possible; (b) take reasonable steps to protect his/her Baggage from further damage and make necessary and reasonable temporary repairs; (The Insurer will reimburse the Insured for those expenses. The Insurer will not pay for further damage if the Insured fails to protect his/her Baggage); (c) allow the Insurer to examine the damaged Baggage and/or the Insurer may require the damaged item to be sent in the event of payment; (d) send proof of Loss as soon as possible from date of Loss, providing amount of Loss, date, time, and cause of Loss, and a complete list of damaged/lost items; or (e) in the event of theft or unauthorized use of the Insured's credit cards, the Insured must notify the credit card Insurer immediately to prevent further unlawful activity.]

[Baggage Delay Payment of Loss: The Insured must provide documentation of the delay or misdirection of Baggage by the Common Carrier and receipts for the Necessary Personal Effects purchases.]

[Medical Expense Payment of Loss: The Insured must provide Us with: (a) all medical bills and reports for medical expenses claimed; and (b) a signed patient authorization to release medical information to Us.]

[Car Rental Damage Payment 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 Insurer 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 Us all documentation such as rental agreement, police report, and damage estimate.]

[Domestic Pet Boarding Coverage Payment of Loss: The Insured must provide the following: Written confirmation of the reasons for delay from the Common Carrier whose delay resulted in the Loss, including but not limited to; scheduled departure and return times and actual departure and return times; written confirmation from the Commercial Kennel advising the original pick-up date and the actual pick-up date.]

[COORDINATION OF BENEFITS

I. Applicability.

- A. This Coordination of Benefits ("COB") provision applies to This Plan when an Insured has health care coverage under more than one Plan. "Plan" and "This Plan" are defined in Section II "Definitions."
- B. If this COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of This Plan are determined before or after those of another Plan. The benefits of This Plan:
 - (1) Shall not be reduced when, under the order of benefit determination rules, This Plan determines its benefits before another Plan; but
 - (2) May be reduced when, under the order of benefit determination rules, another Plan

determines its benefits first. This reduction is described in Section IV "Effect on the Benefits of This Plan."

II. Definitions.

A. "Plan" is any of these which provides benefits or services for, or because of, health care [or repatriation of remains]:

- (1) Group or group-type insurance contracts;
- (2) Group or group-type subscriber contracts;
- (3) Uninsured arrangements of group or group-type coverage;
- (4) Group or group-type coverage through health maintenance organizations and other prepayment, group practice and individual practice plans;
- (5) The medical benefits coverage in group and group-type automobile "no-fault" and traditional automobile "fault" type contracts; and
- (6) Coverage under a governmental plan or coverage required or provided by law; but not including: (a) a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time); or (b) a plan or law when, by law, its benefits are in excess of those of any private insurance plan or other non-governmental plan.

However, a Plan does not include school accident-type coverage that covers grammar, high school and college students for accidents only, including athletic injuries, either on a 24-hour basis or on a "to and from school" basis.

"Group-type" refers to contracts or coverages that are not available to the general public and can be obtained and maintained only because of membership in or connection with a particular organization or group. Group-type contracts and coverages answering this description are included in the definition of a Plan whether or not uninsured arrangements or individual contract forms are used and regardless of how the group-type coverage is designated (for example, "franchise" or "blanket").

Each contract or other arrangement for coverage described in this Subsection II (A) is a separate Plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate Plan.

B. "This Plan" is the part of the Policy that provides Medical Expense[and Emergency Evacuation/[Repatriation of Remains] benefits.

C. "Primary Plan/Secondary Plan": The order of benefit determination rules state whether This Plan is a Primary Plan or Secondary Plan as to another Plan covering the Insured. When This Plan is a Primary Plan, its benefits are determined before those of the other Plan and without considering the other Plan's benefits. When This Plan is a Secondary Plan, its benefits are determined after those of the other Plan and may be reduced because of the other Plan's benefits. When there are more than two Plans covering the Insured, This Plan may be a Primary Plan as to one or more other Plans, and may be a Secondary Plan as to a different Plan or Plans.

D. "Allowable Expense" means a necessary, reasonable and customary item of expense for health care[or repatriation of remains] when the item of expense is covered at least in part by one or more Plans covering the Insured. However, expenses due to or for the following are Allowable Expenses only to the extent that the expenses are Covered Expenses under the Policy: prescription drugs; dental, vision or hearing care; sickness, disease or infections or any kind (except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning)[; repatriation of remains]. Any expense in excess of the usual level of charges for similar care[or services] in the locality where the expense is incurred (for hospital room and board charges, in excess of the most common charge for hospital semi-private room and board in the hospital where the expense is incurred) is not an Allowable Expense. However, the difference between the cost of a private hospital room and a semi-private hospital room is an Allowable Expense if the Insured's stay in a private hospital room is medically necessary either in terms of generally accepted medical practice or as specifically defined in the Plan. When a Plan provides benefits in the form of services, the reasonable cash value of each service rendered is both an Allowable Expense and a

benefit paid.

- E. "Claim Determination Period" means["a calendar year" or at least another 12 consecutive month period]. However, it does not include any part of that period of time during which an Insured has no coverage under This Plan or any part of a year before the date this COB provision or a similar provision takes effect.

III. Order of Benefit Determination Rules.

- A. **General.** When there is a basis for a claim under This Plan and another Plan, This Plan is a Secondary Plan which has its benefits determined after those of the other Plan, unless:
- (1) The other Plan has rules coordinating its benefits with those of This Plan; and
 - (2) Both those rules and This Plan's rules, in Subsection B below, require that This Plan's benefits be determined before those of the other Plan.

This Coordination of Benefits provision will not be administered with respect to the Medical Expense Benefit under This Plan if the total of Reasonable and Customary Charges for Medically Necessary Covered Medical Services is less than \$250.

- B. **Rules.** This Plan determines its order of benefits using the first of the following rules which applies:
- (1) Non-Dependent/Dependent. The benefits of the Plan which covers the Insured as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the Plan which covers the Insured as a dependent. There is one exception: If the Insured is also a Medicare beneficiary, and as a result of the rule established by Title XVIII of the Social Security Act and implementing regulations, Medicare is:
 - (a) Secondary to the Plan covering the Insured as a dependent; and
 - (b) Primary to the Plan covering the Insured as other than a dependent (e.g., a retired employee);then the benefits of the Plan covering the Insured as a dependent are determined before those of the Plan covering that Insured as other than a dependent.
 - (2) Active/Inactive Employee. The benefits of a Plan which covers an Insured as an employee who is neither laid off nor retired are determined before those of a Plan which covers the Insured as a laid off or retired employee. If the other Plan does not have this rule and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.]
 - ([2][3]) Continuation Coverage. If an Insured whose coverage is provided under a right of continuation pursuant to federal or state law also is covered under another Plan, the benefits are determined in this order:
 - (a) First, the benefits of a Plan covering the Insured as an employee, member or subscriber;
 - (b) Second, the benefits under the continuation coverage.If the other Plan does not have this rule and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.
 - ([3][4]) Longer/Shorter Length of Coverage. If none of the above rules determines the order of benefits, the benefits of the Plan which covered an Insured for the longer term are determined before those of the Plan which covered that Insured for the shorter term.

IV. Effect on the Benefits of This Plan

- A. **When This Section Applies.** This Section IV applies when, in accordance with Section III "Order of Benefit Determination Rules," This Plan is a Secondary Plan as to one or more other Plans. In that event the benefits of This Plan may be reduced under this section. Such other Plan or Plans are referred to as "the other Plans" in Subsection B below.

- B. **Reduction in This Plan's Benefits.** The benefits of This Plan will be reduced when the sum of:
- (1) The benefits that would be payable for the Allowable Expenses under This Plan in the absence of this COB provision; and
 - (2) The benefits that would be payable for the Allowable Expenses under the other Plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made;
- exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of This Plan will be reduced so that they and the benefits payable under the other Plans do not total more than those Allowable Expenses. When the benefits of This Plan are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of This Plan.
- V. **Right to Receive and Release Needed Information.** Certain facts are needed to apply these COB rules. The Insurer has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. The Insurer need not tell, or get the consent of, any person to do this. Each person claiming benefits under This Plan must give the Insurer any facts it needs to pay the claim.
- VI. **Facility of Payment.** A payment made under another Plan may include an amount which should have been paid under This Plan. If it does, the Insurer may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under This Plan. The Insurer will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.
- VII. **Right of Recovery.** If the amount of the payments made by the Insurer is more than it should have paid under this COB provision, it may recover the excess from one or more of:
- A. The persons it has paid or for whom it has paid;
 - B. Insurance companies; or
 - C. Other organizations.]

ADDITIONAL CLAIMS PROCEDURES

[The following provisions apply to *[Baggage Delay, Baggage/Personal Effects, Rental Car Damage]*:

Notice of Loss. If the Insured's property covered under the Policy is lost or damaged, the Insured must:

- (1) notify the Insurer as soon as possible;
- (2) take immediate steps to protect, save and/or recover the covered property;
- (3) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
- (4) notify the police or other authority in the case of robbery or theft within 24 hours.

Proof of Loss. The Insured must furnish the Insurer with proof of loss. Proof of loss includes police or other local authority reports or documentation from the appropriate party responsible for the loss. It must be filed within 90 days from the date of loss. Failure to comply with these conditions shall not invalidate any claims under the Policy.

Settlement of Loss. Claims for damage and/or destruction shall be paid immediately after proof of the damage and/or destruction is presented to the Insurer. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. The Insured must present acceptable proof of loss and the value.

Valuation. The Insurer will not pay more than the Actual Cash Value of the property at the time of loss. 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 the Insured or the Insurer can make a written demand for an appraisal. After the demand, the Insured and the Insurer each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by the Insured is paid by the Insured. The Insurer will pay the appraiser it chooses. The Insured will share with us the cost for the arbitrator and the appraisal process.

Benefit to Bailee. This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

[The following provision applies to *[Accident Medical Expense, Baggage Delay, Baggage/Personal Effects, Rental Car Damage Emergency Evacuation and Repatriation of Remains]*:

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

As a condition to receiving the applicable benefits listed above, as they pertain to this Subrogation provision, the Insured agrees, except as may be limited or prohibited by applicable law, to reimburse the Insurer for any such benefits paid to or on behalf of the Insured, if such benefits are recovered, in any form, from any Third Party or Coverage.

“Coverage” as used in this Subrogation section, means no fault motorist coverage, uninsured motorist coverage, underinsured motorist coverage, or any other fund or insurance policy (except coverage provided under the Policy to which this Description of Coverage is attached) and any fund or insurance policy providing the [Policyholder][Participating Organization] with coverage for any claims, causes of action or rights the Insured may have against the [Policyholder][Participating Organization]).

“Third Party” as used in this Subrogation section, means any person, corporation or other entity (except the Insured, the [Policyholder][Participating Organization] and the Insurer).]

SECTION 9: GENERAL PROVISIONS

Entire Contract; Changes: The Policy (including any endorsements or amendments), and the signed application[s] of the Policyholder [and Participating Organization] [and Insureds] are the entire contract. Any statements made by the Policyholder [or Participating Organization] [or Insureds] will be treated as representations and not warranties. No such statement shall void the insurance, reduce the benefits, or be used in defense of a claim for loss incurred unless it is contained in a written application and a copy is provided to the person who made such statement (or their beneficiary or representative).

To be valid, any change or waiver must be in writing. It must be signed by Our President or Secretary and be attached to the Policy. No agent has authority to change or waive any part of the Policy.

Examination Of Records And Audit: We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within 2 years after the termination of the Policy as they relate to the premiums or subject matter of this insurance.

Certificates Of Insurance: Where it is required by law, or upon the request of the Policyholder, We will make available certificates outlining the insurance coverage and to whom benefits are payable under the Policy.

Conformity With State Laws: On the effective date of the Policy, any provision that is in conflict with the laws in the state where it is issued is amended to conform to the minimum requirements of such laws.

Not In Lieu Of Workers' Compensation: The Policy is not a Workers' Compensation policy. It does not provide Workers' Compensation benefits.

Physical Examination and Autopsy. The Insurer at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.

Beneficiary Designation and Change. The Insured's beneficiary(ies) is (are) the person(s) designated by the Insured and on file with Us or Our authorized representative.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing the Us or Our authorized representative with a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

Assignment. [An Insured may not assign any of his or her rights, privileges or benefits under the Policy.] [An Insured may assign all of his or her rights, privileges and benefits under the Policy. The Insurer is not bound by an assignment until it receives and files a signed copy. The Insurer is not responsible for the validity of assignments. The assignee only takes such rights as the assignor possessed and such rights are subject to state and federal laws and the terms of the Policy.]

Misstatement of Age. If premiums for the Insured are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which the Insured is insured are based on age and the Insured has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Insurer may require satisfactory proof of age before paying any claim.

Legal Actions. No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of 3 years after the time

written proof of loss is required to be furnished.

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

Payment of Premium. Coverage is not effective unless all premium due has been paid to Us or Our authorized representative prior to a date of Loss or insured occurrence.

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.



**INSURANCE CORPORATION
HARRISBURG, PENNSYLVANIA**

**Administrative Office: [Wall Street Plaza, 88 Pine Street, 4th Floor, New York, NY 10005]
Toll-Free Telephone Number: [1-800-123-4567]**

BLANKET TRAVEL PROTECTION CERTIFICATE OF INSURANCE

This Certificate is evidence of the Insured's insurance under the Policy that We have issued to the Policyholder named in the Schedule. The provisions of the Policy are summarized in this Certificate. This Certificate replaces any other Certificate We may have provided earlier under the Policy. The Policy alone is the only contract under which payment will be made. The Policy may be inspected at the office of the Policyholder.

The Policy is governed by the laws of the state of [State].

This Certificate is executed on the Effective Date, at [City, State].

A handwritten signature in black ink, appearing to read "Robert D. Byler".

Robert D. Byler, President

A handwritten signature in blue ink, appearing to read "Peter T. Maloney".

Peter T. Maloney, Corporate Counsel &
Corporate Secretary

[This Certificate may be returned within [10-30] days of receipt for a full refund of any premium paid.]

NON-PARTICIPATING

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SECTION 1: SCHEDULE OF BENEFITS

Policyholder: [ABC Organization]
Address: [123 Main St., Anytown, State 01234]
Eligibility: [All Covered Persons of ABC Organization]
Policy Effective Date: [01-01-2011]
Policy Termination Date: [01-31-2011]
[Extended Coverage: included]

Certificateholder / Participating Organization: [ABC Organization]
Address: [123 Main St., Anytown, State 01234]
Eligibility: [All members of ABC Organization]
Certificate Effective Date: [01-01-2011]
Certificate Termination Date: [01-31-2011]

Premium Due Date: [01-01-2011]

Premium Rate: [\$123.45]

Plan Name: [PLAN 1]

Maximum Benefit Amount

[Accidental Death Benefits

[Combined Accidental Death and
Common Carrier Accidental Death Maximum.....[\$100-\$1,000,000]]
[Accidental Death Benefit Principal Sum.....[\$100-\$1,000,000]]
[Common Carrier Accidental Death Principal Sum.....[\$100-\$1,000,000]]

[Accidental Death and Dismemberment Benefits

[Combined Accidental Death and Dismemberment and
Common Carrier Accidental Death and Dismemberment Maximum.....[\$100-\$1,000,000]]
[Accidental Death and Dismemberment Benefit Principal Sum.....[\$100-\$1,000,000]]
[Common Carrier Accidental Death and Dismemberment Principal Sum.....[\$100-\$1,000,000]]

[Medical Expense Benefits

[Single Maximum Limit for All Coverages [after \$100-\$1,000] Deductible].....[\$100-\$250,000]]
[Split Maximum Limit Coverage
[Accident Medical Expense [after [\$100-\$1,000] Deductible].....[\$100-\$50,000]]
[Sickness Medical Expense [after [\$100-\$1,000] Deductible].....[\$100-\$50,000]]
[Hospital Daily Limit.....[\$100-\$10,000]]

[Dental Expense Benefits

[Emergency Dental Treatment Maximum.....[\$50-\$500]]
[Follow-up Emergency Dental Treatment Maximum.....[\$50-\$500]]

[[Emergency Evacuation] [and Repatriation of Remains] Benefits

[Emergency Evacuation Maximum.....[\$100 - \$1,000,000]]
[Repatriation of Remains Maximum.....[\$100 - \$1,000,000]]
[Escort Maximum Limit.....[\$100 - \$10,000]]
[Cremation Maximum Limit.....[\$100 - \$10,000]]
[Transportation Maximum Limit.....[\$100 - \$10,000]]
[Bedside Traveling Companion Maximum Limit..... [[\$100-\$500] per day] [up to [\$100-\$10,000]]

[Trip [Cancellation] [and/or] [Interruption] Benefits

[Pre-Departure Trip Cancellation Maximum Limit.....[\$100-\$100,000]]

[Post-Departure Trip Interruption Maximum Limit.....[\$100-\$150,000]]
 [Single Occupancy Maximum Limit.....[\$100-\$10,000]]
 [Frequent Traveler Rewards Maximum Limit.....[\$100-\$10,000]]
 [Ticket Change Maximum Limit.....[\$100-\$10,000]]
 [Itinerary Change Maximum Limit.....[\$100-\$10,000]]

[Cancel Anytime Coverage]

Maximum Limit.....[\$100-\$150,000]]

[Trip Delay Benefits]

Reasonable Additional Expenses Maximum Limit.....[\$25-\$10,000]]

[Airline Delay Benefits]

Reasonable Additional Expenses Maximum Limit.....[\$100-\$10,000]]

[Missed Connection Benefit]

Missed Connection Maximum Limit.....[\$100 - \$1,000]
 [Accommodation and Meal Expenses Maximum Limit.....[\$100-\$500] per day]]

[Port of Call Benefits]

Missed Port of Call Maximum Limit.....[\$100-\$500]]

[Hotel Overbooking Benefits]

Hotel Overbooking Maximum Limit.....[[\$100-\$500] per day] [up to [\$100-\$10,000]]]

[Event Ticket Benefits]

Maximum Limit.....[\$100-\$300] per ticket [up to [\$500-\$1,000] per event]]

[Domestic Pet Benefits]

[Domestic Pet Boarding Maximum Limit.....[\$25 - \$100]]
 [Domestic Pet Return Maximum Limit.....[\$25 - \$100]]

[Rental Car Damage Benefits]

Rental Car Damage Maximum Limit.....[\$25,000-\$50,000]
 [Deductible.....[\$100-\$1,000]]

[Vacation Rental Benefits]

[Trip Cancellation Maximum Limit.....[\$100-\$30,000]]
 [Trip Interruption Maximum Limit.....[\$100-\$45,000]]

[Vacation Ownership Benefits]

[Trip Cancellation Maximum Limit.....[\$100-\$30,000]]
 [Trip Interruption Maximum Limit.....[\$100-\$45,000]]

[Baggage] [Personal Effects] [Travel Documents] [Musical Instruments] [Sportsman Equipment] [and] [Golf Equipment] Benefits

[Direct Loss], [Theft,] [Damage or Destruction] Maximum Limit.....[\$100-\$10,000]
 [Deductible.....[\$100-\$1,000]]
 [[Lost],[, Stolen] [or] [Damaged] Passport Maximum Limit.....[\$100-\$10,000]]
 [[Lost],[, Stolen] [or] [Damaged] Prescription Maximum Limit.....[\$100-\$10,000]]
 [Baggage Return Maximum Limit.....[\$100-\$10,000]]
 [[Baggage] [Sportsman Equipment] [Golf Equipment] [Musical Instrument]
 Delay Maximum Limit.....[\$100-\$1,000]]
 [Baggage Delivery Maximum Limit.....[\$100-\$10,000]]
 [Vehicle Return Maximum Limit.....[\$100-\$10,000]]

[Security Evacuation Benefit

Security Evacuation Maximum Limit.....[\$100 - \$100,000]]

[Security Deposit Protection Benefits

Security Deposit Protection Maximum Limit.....[\$100 - \$10,000]]

[Credit Card Coverage Benefit

Credit Card Coverage Maximum Limit.....[\$100 - \$10,000]]

SECTION 2: GENERAL DEFINITIONS

(Capitalized terms within the policy are defined herein)

["Actual Cash Value"] means current replacement cost for items of the like kind and quality, less depreciation.]

["Baggage"] means luggage, [travel documents,] and personal possessions, [bicycles when checked as baggage with Common Carrier] [musical instruments] [hunting equipment] [including but not limited to:] [guns,] [rods,] [reels,] [tackle,] [bows,] [arrows,] [fishing equipment,] [ski gear,] [including but not limited to:] [skis,] [sporting equipment] [ski poles,] [ski bindings,] [boots,] [snowboards,] [golf equipment] [SCUBA diving equipment] whether owned, [borrowed], or rented, taken by the Insured on the Trip.]

["Business Partner"] means a person who: (1) is involved with the Insured [or the Insured's Traveling Companion] in a legal partnership; and (2) is actively involved in the daily management of the business.]

["Caregiver"] means an individual employed for the purpose of providing assistance with activities of daily living to the Insured or to the Insured's Family Member who has a physical or mental impairment. The Caregiver must be employed by the Insured or the Insured's Family Member. [A Caregiver is not a babysitter; childcare service, facility or provider; or persons employed by any service, provider or facility to supply assisted living.]]

["City"] means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.]

["Common Carrier"] means an [air,] [land,] [sea] conveyance operated under a license for the transportation of passengers [for hire] [and for which the Insured's ticket was purchased through the [Travel Supplier] [Travel Arranger]].]

["Complications of Pregnancy"] means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include nonelective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy do not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.]

["Confirmation"] means the written reservation of accommodations at a resort.]

["Covered Person(s)"] means all persons listed on the Letter of Confirmation under the program of insurance purchased.

["Covered Trip(s)"] means any scheduled Trip(s) for which the [Policyholder] [Participating Organization] [Insured] requests coverage and remits any required plan cost.]

["[Departure] [Confirmation Begin] Date"] means the date on which the Insured is originally scheduled to leave on his/her Trip. This date is specified in the travel documents.]

["Deductible"] means the amount of charges that must be incurred by an Insured before benefits

become payable. The amount of the Deductible is shown in the Schedule for each respective coverage to which a Deductible applies.]

["Destination" means any place where the Insured expects to travel to on his/her Trip [other than Return Destination] [as shown on the [Enrollment Form] [Trip itinerary] [travel documents] [manifest] [confirmation].]

["Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months:

- (1) resides with the Insured;
- (2) shares financial assets and obligations with the Insured;
- (3) is not related by blood to the Insured to a degree of closeness that would prohibit a legal marriage; and
- (4) neither the Insured or Domestic Partner is married to anyone else, nor has any other Domestic Partner.

The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.]

"Eligible Person" means a person who is a member of an eligible class of persons as described in Eligibility in the Schedule of Benefits.

"Emergency Dental Treatment" means Medically Necessary dental care provided to alleviate pain, alleviate the inability to eat or to treat an acute dental condition which presents an immediate and serious threat to the Insured.

["Epidemic" means a fast-spreading contagious or infectious disease or illness in an area as documented by a recognized public health authority.]

["Exotic Vehicle" means [Alfa Romeo,] [Antique cars,] [Aston Martin,] [Bentley,] [BMW M Series,] [Corvette,] [Excalibre,] [Ferrari,] [Hummer,] [Jaguar,] [Lamborghini,] [Lexus,] [Limousines,] [Lotus,] [Maserati,] [Mercedes,] [Porsche,] [and] [Rolls Royce,]. [Antique cars mean cars that are over 20 years old or have not been manufactured for 10 or more years.] [Any vehicle with an original manufacturer's suggested retail price greater than \$50,000.]]

["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. This includes 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.]

["Family Member" means the Insured's, [or] [Traveling Companion's] [spouse,] [Domestic Partner] [child,] [daughter-in-law,] [son-in-law,] [brother,] [sister,] [mother,] [father,] [grandparents,] [grandchild,] [step-child,] [step-brother,] [step-sister,] [step-parents,] [parents-in-law,] [brother-in-law,] [sister-in-law,] [aunt,] [uncle,] [niece,] [nephew,] [legal guardian,] [Caregiver,] [foster child,] [ward,] [or] [legal ward] [spouse] [or Domestic Partner] of any of the above.]

["Felonious Assault" means an act of violence against the Insured [or a Traveling Companion] requiring medical treatment in a Hospital.]

"Final Payment" means the last payment prior to the Scheduled Departure Date that is applied against the balance due for the Primary Arrangements of the Trip.

["Financial Default" means the total cessation [or partial suspension] of operations due to insolvency, with or without the filing of a bankruptcy petition by a common carrier, tour operator, cruise line, or

airline.]

["Financial Insolvency"] means [the [total cessation] [or] [[complete] suspension] of operations due to insolvency, with or without the filing of a bankruptcy petition,] [or] [the [total cessation] [or] [[complete] suspension of operations following the filing of a bankruptcy petition, [whether voluntary or involuntary,] by [a [tour operator], [cruise line], [airline], [rental car company], [hotel], [condominium], [railroad], [motor coach company], or [other] [supplier of travel services]] [which is duly licensed in the state(s) of operation] [other than [the Participating Organization] [Policyholder]] [or] [the person, organization, agency or firm from whom the Insured directly purchased or paid for the Insured's [Covered Trip(s)] [provided the Financial Insolvency occurs more than [15-30] days following the Insured's effective date for the Trip Cancellation Benefits]. [There is no coverage for the [total cessation] [or] [[complete] suspension] of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.]]

["Hospital"] means a facility that:

- [(1) is operated according to law for the care and treatment of sick or Injured people;]
- [(2) has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;]
- [(3) has 24 hour nursing service by registered nurses (R.N.'s);] [and]
- [(4) is supervised by one or more Physicians available at all times].]

[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 clinic, a rest home, nursing home, convalescent home, home health care, 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 or the armed forces].]

["Host At Destination"] means the person with whom the Insured is sharing prearranged overnight accommodations in the host's home.]

["Hotel"] means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are required.]

["Immediate Family Member"] means [a person's] [the Insured's] [or] [Traveling Companion's] [spouse,] [Domestic Partner,] [child,] [daughter-in-law,] [son-in-law, brother,] [sister,] [mother,] [father,] [grandparents,] [grandchild,] [step-child,] [step-brother,] [step-sister,] [step-parents,] [parents-in-law,] [brother-in-law,] [sister-in-law,] [foster child] [ward] [or] [[spouse] [or Domestic Partner] of any of the above].]

["Inaccessible"] means an Insured cannot reach [the property] [his/her Destination] by the original mode of transportation.]

["Individual Effective Date of Coverage"] means an Insured's Effective Date of Coverage.

["Initial Trip Payment"] means the first payment made [to the Insured's [Travel Arranger] [Travel Supplier]] toward the cost of the Insured's Trip.]

["Inclement Weather"] means any severe weather condition [other than a hurricane] which [delays the scheduled arrival or departure of a Common Carrier] [by more than 6 hours] [or] [prevents the Insured from reaching his/her Destination [when traveling by a [rented] [or] [owned] [vehicle] [Owned or Rented

Vehicle]].]

"Individual Coverage Term" means the period of time beginning on the date insurance coverage begins and ending on the date insurance coverage ends as specified in the Effective and Termination Dates section.

"Injury/Injured" means a bodily injury caused by an accident occurring while the Insured's coverage under the Policy is in force, and resulting directly and independently of all other causes of Loss covered by the Policy. The injury must be verified by a Physician.

"Inpatient" means a person:

- [(1) who is confined in a Hospital as a registered bed patient for at least 8 hours;] [and]
- [(2) for whom at least one day's room and board is charged by the Hospital unless confined as an Inpatient in any military, veterans or other government supported or sponsored Hospital for which a charge for room and board is not made].]

"Insured" means an Eligible Person for whom:

- [(1) any required enrollment form has been completed;]
- [(2) any required premium has been paid;]
- [(3) a Trip is scheduled;] [and]
- [(4) while covered under the Policy.]

"Insured" means all persons scheduled on a Trip arranged by the Travel Arranger, who have paid any required premium for the insurance.]

"Insured" means the Eligible Person named on the Confirmation who has elected to participate in this insurance program and who has paid the required cost for the insurance [as well as such person's Traveling Companion].]

"Insurer" means QBE Insurance Corporation.

"Key Employee" means an employee of an employer who is responsible for policy and decision making.]

"Letter of Confirmation" means the letter that accompanies the Certificate of Insurance, which indicates the specific information about the program of insurance purchased by the Covered Person and the insurance coverage provided by the Insurer.

"Loss" means injury or damage sustained by the Insured as a consequence of one or more of the events against which the Insurer has undertaken to compensate the Insured.

"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.]

"Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction" means these or any related physical manifestation [as defined in the most current edition of the "Diagnostic and Statistics Manual of the American Psychiatric Association (DSM)].]

"Natural Disaster" means a [flood,] [hurricane,] [tornado,] [earthquake,] [mudslide,] [avalanche] [landslide,] [volcanic eruption,] [fire,] [wildfire,] [or] [blizzard] that is due to natural causes.]

["Necessary Personal Effects" means items such as clothing and toiletry items, which were included in the Insured's Baggage [and are required for the Insured's Trip.]

["Normal pregnancy or childbirth" means a pregnancy or childbirth that is free of complications or problems.]

["Owned or Rented Vehicle" means a self-propelled private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country that is [rented or] owned by the Insured. Owned or Rented Vehicle includes, [but is not limited to,] [a sedan,] [station wagon,] [jeep-type vehicle,] [pickup][, van,] [camper] [or motor home type]. Owned or Rented Vehicle does not include a mobile home or any motor vehicle which is used in mass or public transit.]

["Pandemic" means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographical area.]

["Participating Organization" means any corporation, partnership, proprietorship or other organized group that agrees to join the Trust, and which elects to offer coverage under the Policy by completing a Participating Organization Application that has been accepted by the Trust; and which remits the required premium when due, if applicable.]

["Physician" means a licensed practitioner of [the healing arts including accredited Christian Science Practitioners,] [medical,] [surgical,] [or dental,] services acting within the scope of his/her license. The treating Physician may not be [the Insured,] [a Traveling Companion] [a Family Member.] [a Business Partner] [or] [retained by the Policyholder] [or] [retained by the Participating Organization.]

["Primary" means the Insurer will pay first but reserves the right to recover from any other insurance carrier with which the Insured may be enrolled.]

"Primary Arrangements" means the travel arrangements listed on the invoice for the Trip. In the event the Trip contains separate travel arrangements on separate invoices, the Primary Arrangements will be the travel arrangements listed on the invoice indicating the most expensive travel arrangements for the Trip.]

["Primary [Principal] Residence" means [a person's fixed, permanent and principal home for legal and tax purposes.] [a residence where the Insured is leaving from to start his/her Trip.]

["Published Penalties" means any [Travel Arranger's][Travel Supplier's] published cancellation penalties that apply to all of their clients and can be documented at the time of the Trip sale. [The maximum amount reimbursable under the travel agencies Published Penalties is [5- 15%] of the Trip cost (excluding taxes and other non-commissionable items) or [5-15%] of the amount the Insured has paid, whichever is less. The maximum payable under any one claim is the Trip cost, excluding taxes and other non-commissionable items.]

["Quarantined" means the enforced isolation of an Insured and/or the restriction of free movement of an Insured suffering or suspected to suffer from a contagious disease to prevent the spread of contagious disease.]

["Reasonable Additional Expenses" means expenses for meals, [taxi fares,] [essential telephone calls] [local] [economy] [transportation] and lodging which were necessarily incurred as the result of a [Trip Interruption] [or] [Trip Delay] and which are not provided by the Common Carrier or any other party free of charge.]

["Reasonable and Customary Charges" means an expense which:

(1) is charged for medical treatment, medical supplies, or medical services Medically Necessary to treat

- the Insured's condition;
- (2) does not exceed the usual level of charges for similar medical treatment, medical supplies or medical services in the locality where the expense is incurred; and
 - (3) 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.]

["Reservation" means a confirmed stay at a Hotel with a confirmed arrival date and a confirmed departure date made through the [Travel Supplier] [Travel Arranger].

[[Return][Confirmation End] Date" means the date on which the Insured is scheduled to return to the point where the Trip started or to a different specified Return Destination]. [This date is specified in the travel documents.]]

["Return Destination" means the place to which the Insured expects to return from his/her Trip.] [as shown in [Enrollment Form] [Trip itinerary] [travel documents][manifest][Confirmation].]

"Schedule" means the Schedule of Benefits.

["Service Animal" means any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, providing animal protection or rescue work, pulling a wheelchair, or fetching dropped items.]

["Sickness" means an illness or disease diagnosed or treated by a Physician [after the Insured's effective date of coverage under the Policy]. [Sickness does not include any Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction or any related physical manifestation.]]

["Strike" means a stoppage of work:

- (1) announced, organized, and sanctioned by a labor union; and
- (2) this interferes with the normal departure and arrival of a Common Carrier.

This includes work slowdowns and sickouts. The Insured's Trip cancellation coverage must be effective prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike.]

["Terrorist Incident" means an act of violence, [that is deemed terrorism by the United States Government] other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or in association with other persons on behalf of or in connection with any organization or foreign government which is generally recognized as having the intent to overthrow or influence the control of any other foreign government.] [The Terrorist Incident must be documented in a travel warning issued by the United States' Department of State advising Americans to avoid that certain country.]

["Third Party" means a person or entity other than an Insured or the Insurer.]

["Transportation" means any land, sea 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.]

["Travel Arranger" means the travel agent/agency that is responsible for arranging the pre-paid travel arrangements for the Insured's Trip.]

["Travel Supplier" means the [tour operator,] [Hotel,] [rental Insurer] [property management Insurer] [cruise line,] and/or [airline] that provides pre-paid travel arrangements for the Insured's Trip.]

["Traveling Companion" means [one person] [up to [eight] people] [a person or persons] with whom the Insured [is booked to share accommodations] [in the same room, cabin, condominium unit, apartment unit, or other lodging] has coordinated travel arrangements and intends to travel] with during the Trip. [A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.]

"Trip" means (1) a period of round-trip travel to and from a destination that is at least 100 miles from the Insured's Primary Residence; and (2) such travel is not to obtain health care or treatment of any kind.

["Trip Cost" means the dollar amount of [Trip payments or deposits reflected on any required enrollment form which are subject to [Published Penalties][cancellation penalties or restrictions] paid by the Insured prior the Insured's Trip [Departure Date][Confirmation Begin Date]. Trip Cost will also include the cost of any subsequent pre-paid payments or deposits paid by the Insured for the same Trip, after enrollment for coverage under this plan [provided the Insured amends their enrollment form to add such subsequent payments or deposits and pays any required additional plan cost] [prior to the Insured's [Departure Date][Confirmation Begin Date] [within [21] days of enrolling for coverage]].

["Trust" means the QBE Insurance Corporation Group and Blanket Accident & Health Insurance Trust.]

["Unforeseen" means not anticipated or expected and occurring after the effective date of coverage.]

["Uninhabitable" means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the rental property is without electricity or water.]

["Unused" means not utilized, not put to use, not put into service, or not exchanged for currency.]

"Us", "We", "Our" means QBE Insurance Corporation.

SECTION 3: EFFECTIVE AND TERMINATION DATES

POLICY EFFECTIVE AND TERMINATION DATES

Policy Effective Date. The policy begins on the Policy Effective Date shown in the Schedule of Benefits of the policy and the Master Application at 12:01 AM Standard Time at the address of the Policyholder where the policy is delivered.

Policy Termination Date. [The Insurer may terminate the policy by giving 45 days advance notice in writing to the Policyholder.][Either the Insurer or the Policyholder may terminate the policy [on any premium due date] by giving 45 days advance notice in writing to the other party.] The policy may, at any time, be terminated by mutual written consent of the Insurer and the Policyholder. The policy terminates automatically on[the earlier of: (1)][the Policy Termination Date shown in the Schedule of Benefits of the policy and the Master Application][; or (2)][the premium due date if premiums are not paid when due, subject to the Grace Period]. Termination takes effect at 12:01 AM Standard Time at the Policyholder's address on the date of termination.

INSURED'S EFFECTIVE AND TERMINATION DATES

Insured's Effective Dates. [[Trip Cancellation] [and] [Cancel Anytime] coverage elected by or provided for Insureds will take effect on the date [the required premium is [paid to][received by] the [Insurer][Policyholder] when due] [following the date the enrollment form, including the required premium, is [mailed][phoned in][faxed] [emailed] to the [Insurer][Policyholder]] [or, if enrolling online, the date after the date the enrollment is completed online and subject to receipt of the required premium]]. Premium payment must be made [no later than the date on which the final payment is paid for the total cost of the Trip] [30 days after final payment is made for the Trip, provided that final payment is made prior to the [Departure] [Confirmation Begin] Date]. [The postmark date will be considered the mailing date for the purposes of this provision.] An Insured's coverage begins at 12:01 A.M. [local time] [Standard Time] at their place of residence on the applicable effective date.]

All other coverage, except as otherwise specified, elected by or provided for an Insured, will take effect [when he or she leaves for the [airport] [station,] [dock] [or] [terminal] on the [Departure] [Confirmation Begin] Date for the purpose of going on the Trip,] [at 12:01 a.m. on the [Departure] [Confirmation Begin] Date (except if the Insured does not go in the Trip),][when he or she arrives on the [airport,] [station,] [dock] [or] [terminal] premises on the [Departure] [Confirmation Begin] Date for the purpose of going on the Trip,] [on the later of: (1) the date and time the Insured starts his/her Trip; or (2) the scheduled [Departure] [Confirmation Begin] Date] provided that the required premium has been paid on or before the date the final payment for the total cost of the travel arrangements is paid and any necessary enrollment forms were received by the [Insurer][Policyholder].]

Note: No coverage is in effect for any Trip that is made by mass transit, taxi, limousine service, personal automobile, bus, commuter rail or airline service, including inter-urban rail service by Amtrak unless the Trip is scheduled:

- 1) [to take an Eligible Person at least 100 miles from his or her Primary Residence, place of employment, lodging or other location from which he or she directly starts a Trip;] [and]
- 2) not to exceed [90-365] days length at the time of booking.

[See Extended Coverage]

Insured's Termination Dates. [Trip Cancellation] [and] [Cancel Anytime] coverage will end on the earlier of: (1) the cancellation of the Insureds Trip; or (2) the Insureds arrival on the [airport] [station] [dock] [terminal] premises on the [Departure] [Confirmation Begin] Date.]

For coverages other than [Trip Cancellation] [and] [Cancel Anytime] [an] Insured's coverage will end on the earliest of the following:

- [(a.) [at 11:59 p.m.][local time] [Standard Time] [when he or she[arrives at] [leaves] the [airport] [station,] [dock] [or] [terminal] of the Return Destination] [on the[Return] [Confirmation End] Date] [or in the case of a one-way ticket, the Destination][;]
- [(b.) [at 11:59 p.m.][local time] [Standard Time] [when he or she [arrives at] [leaves] the [airport] (station,) [dock] [or] [terminal] [on the date he or she returns to/arrives at] [of] [the Return Destination]] if prior to the[Return] [Confirmation End] Date;
- [(c.) [at 11:59 p.m.][local time] [Standard Time] [when he or she[arrives at] [leaves] the [airport] [station,] [dock] [or] [terminal] [on the date the Insured leaves or changes his or her Trip (unless due to unforeseen and unavoidable circumstances covered by the Policy);] [or]
- [(d.) [at 11:59 p.m.][local time] [Standard Time] [[one] [month, year] from the date the Insured's coverage begins].

An Eligible Person will no longer be eligible for benefits under the Policy on the earliest of the date the:

1. Eligible Person is no longer eligible to participate;
2. [Participating Organization ceases to pay the required premium;]
3. [Participating Organization ceases to participate in the Trust;]
4. the Policy is terminated.

[See Extended Coverage]

Termination of coverage will not effect a claim for a covered Loss that occurred while the Insured's coverage was in force under the policy.]

[Family Protection

An Insured's Immediate Family Member under age [16-18] and traveling with the Insured is insured for full benefits (except Baggage Benefits) at no additional charge if all accompanying adults purchase the insurance. The Baggage Benefit is limited to the Family Baggage Maximum shown on the Schedule. This benefit is not intended to cover groups traveling together other than for purposes of family travel.]

[EXTENDED COVERAGE

[If the Insured is a passenger on a Common Carrier that is unavoidably delayed in reaching its destination, the Insurer will extend coverage for the Insured from [the earlier of : 1)] the time the Common Carrier was scheduled to arrive to the time it arrives at its destination [;and 2) 7 days after the date the Trip was scheduled to be completed. In no other event will coverage be extended for Trip extensions prior to the [Departure] [Confirmation Begin] Date or following the [Return] [Confirmation End] Date for which premium has not been paid prior to the [Departure] [Confirmation Begin] Date.]

[If the Insured pays the appropriate extension premium shown on the Master Application, the Insurer will also extend all applicable coverages for the Insured for the additional coverage period purchased as follows:

- [a.1. [If the Insured begins air travel in connection with his or her Trip [one day] [two days] prior to the [Departure] [Confirmation Begin] Date, the Insured's coverage under the policy will begin [at 12:01 a.m. on the date the Insured begins his or her travel] [when he or she leaves to travel directly to the airport to begin his or her travel] [when he or she arrives at the airport immediately prior to departure]; and
- [a.2. If the Insured begins air travel to his or her Return Destination within [one day] [two days]

after the [Return] [Confirmation End] Date, the Insured's coverage under the policy will be extended [until 11:59 p.m.] [until the Insured leaves the airport after alighting from the airplane] on the date on which the Insured returns to his or her Return Destination.]

- [b.1. If the Insured begins his or her air travel in connection with his or her Trip more than [one day] [two days] prior to the [Departure] [Confirmation Begin] Date, the Insured's coverage will be extended only [from 12:01 a.m. on the date the Insured travels until 11:59 p.m. on that same date;] [from the time the Insured leaves to travel directly to the airport until he or she leaves the airport after alighting from the airplane on the day he or she begins his or her travel;] [from the time the Insured arrives at the airport immediately prior to departure until he or she leaves the airport after alighting from the airplane on the day he or she began his or her travel;] and
- [b.2. If the Insured begins air travel to his or her Return Destination more than [one day] [two days] after the [Return] [Confirmation End] Date, the Insured's coverage under the policy will be extended [from 12:01 am on the date the Insured travels until 11:59 p.m. on that same date] [from the time the Insured leaves to travel directly to the airport until he or she leaves the airport after alighting from the airplane on the day he or she begins his or her travel;] [from his or her arrival at the airport to begin his or her travel to the Return Destination until he or she leaves the airport after alighting from the airplane at his or her Return Destination on that same date].)]
- [c. If the Insured's: (1) entire Trip is covered under the policy; and (2) return is delayed by unforeseeable circumstances beyond his/her control. If coverage is extended, it will end on the earlier of: (1) the date the Insured reaches his/her Return Destination; or (2) seven (7) days after the date the Trip was scheduled to be completed.]]

[PARTICIPATING ORGANIZATION EFFECTIVE AND TERMINATION DATES

Participating Organization Effective Date. A Participating Organization's coverage under the Policy begins on the later of: 1) Participating Organization Effective Date shown in the Participating Organization Application at 12:01 AM Standard Time at the address of the Participating Organization; or 2) the Policy Effective Date shown in the Schedule of Benefits in the policy or the Master Application.

Participating Organization Termination Date. [The Insurer may terminate the Participating Organization's coverage under the Policy by giving 45 days advance notice in writing to the Participating Organization.][Either the Insurer or the Participating Organization may terminate the Participating Organization's coverage under the Policy on any premium due date by giving 45 days advance written notice to the other party.] The Participating Organization's coverage under the Policy may also, at any time, be terminated by the mutual written consent of the Insurer and the Participating Organization. A Participating Organization's coverage terminates automatically on the earliest of: 1) the Participating Organization Termination Date shown on the Participating Organization Application; 2) the premium due date if premiums are not paid when due; if applicable, or 3) the date the Policy terminates, Termination of the Participating Organization's coverage takes effect at 12:01 AM Standard Time at the Participating Organization's address on the date of termination.

The references in the Policy to "the policy/coverage under the policy" and "Policyholder" may also, where applicable, mean "a Participating Organization's coverage under the policy" and "Participating Organization", respectively.]

SECTION 4: PREMIUMS

Premiums. Premiums are payable to the Insurer [at the rates described in the Schedule of Benefits in the policy]. [The Insurer may change the required premiums due on any premium due date on or after the first Policy anniversary date, as measured annually from the Policy Effective Date and not more frequently than once every twelve months thereafter, by giving the Policyholder at least 45 days advance written notice.][The Insurer may change the required premiums as a condition of any renewal of the policy.] The Insurer may also change the required premiums at any time when any change affecting rates is made in the policy. Any such change in the policy will not take effect until any required additional premium is received by the Insurer, except as otherwise agreed to in writing by the Insurer and the Policyholder.

[Grace Period. A Grace Period of 31 days will be provided for the payment of any premium due after the first. The policy will not be terminated for nonpayment of premium during the Grace Period if the Policyholder pays all premiums due by the last day of the Grace Period. The policy will terminate on the last day of the period for which all premiums have been paid if the Policyholder fails to pay all premiums due by the last day of the Grace Period.

If the Insurer expressly agrees to accept late payment of a premium without terminating the policy, the Policyholder will be liable to the Insurer for any unpaid premiums for the time the policy is in force.

No grace period will be provided if the Insurer receives notice to terminate the policy prior to a premium due date.]

SECTION 5: LIMITATIONS

[Multiple Benefits Combined Maximum Limitation. If an Insured suffers one or more losses from the same accident or Sickness for which amounts are payable under both benefits or any of the benefit combinations below, the maximum amount payable under that benefit combination will not exceed the applicable Combined Maximum shown on the Schedule for that combination: [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit].]

[Excess Insurance. The insurance provided by the policy for all coverages [other than] [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit]] shall be in excess of all other valid and collectible insurance and indemnity. If at the time of the occurrence of any loss payable under the Policy there is other valid and collectible insurance and indemnity in place, the Insurer shall be liable only for the excess of the amount of the loss, over the amount of such other insurance and indemnity, and any Deductible.]

[Aggregate Limit. The maximum amount payable under the policy may be reduced if more than one Insured suffers a loss as a result of the same accident, and if amounts are payable for those losses under one or more of the following Benefits provided by the policy: [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit].] The maximum amount payable for all such losses for all Insureds under all those Benefits combined will not exceed the amount shown as the Aggregate Limit in the Benefit Schedule. If the combined maximum amount otherwise payable for all Insureds must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured for all such losses under all those Benefits combined.]

[Economic or Trade Sanctions. 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/ .]

SECTION 6: DESCRIPTION OF BENEFITS

[ACCIDENTAL DEATH [AND DISMEMBERMENT]]

If, while on a Trip, Injury to an Insured results within [90-365] days of the date of the accident which caused Injury in one of the Losses shown in the Table of Losses below, [other than while riding as a passenger in or boarding or alighting from or struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot,] the Insurer will pay the percentage shown below of the Principal Sum shown in the Schedule. The accident must occur while the Insured is on the Trip and is covered under the Policy.

If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest applicable to the Losses incurred, will be paid. The Insurer will not pay more than 100% of the Principal Sum for all Losses due to the same accident.

Table of Losses

Loss of	% of Principal Sum
[Life	100%]
[Both Hands or Both Feet	[50%]]
[Sight of Both Eyes	[50%]]
[One Hand and One Foot.....	[50%]]
[Either Hand or Foot and Sight of One Eye	[50%]]
[Speech and Hearing in Both Ears.....	[50%]]
[Either Hand or Foot.....	[50%]]
[Sight of One Eye	[50%]]
[Quadriplegia.....	[50%]]
[Paraplegia	[50%]]
[Hemiplegia	[50%]]
[Speech	[50%]]
[Hearing in Both Ears	[50%]]
[Thumb and Index Finger of [Either] [Same] Hand	[25%]]

"Loss" with regard to:

- [(1) hand or foot means actual severance through or above the wrist or ankle joints;]
- [(2) eye means entire and irrecoverable Loss of sight in that eye;]
- [(3) speech or hearing means entire and irrecoverable Loss of speech or hearing in both ears] [and]
- [(4) thumb and index finger means actual severance through or above the joint that meets the palm].

[Exposure: The Insurer will pay a benefit for covered losses as specified above which result from an Insured being unavoidably exposed to the elements due to an Injury during the Trip. The Loss must occur within 365 days after the event which caused the exposure.]

[Disappearance: The Insurer will pay a benefit for loss of life as specified above if the Insured's body cannot be located one year after disappearance due to an Injury during the Trip.]]

[ACCIDENTAL DEATH [AND DISMEMBERMENT] [Common Carrier Air Only]

The Insurer will pay this benefit if the Insured is Injured while riding as a passenger in or boarding or alighting from or struck or run down by a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot. The Insurer will pay the Principal Sum shown in the Schedule for Loss of life, both hands or feet, sight of both eyes, or Loss of one hand or foot and the sight of one eye when such double losses are the result of the same accident. One-half of the

Principal Sum is payable for the Loss of one hand or foot or the sight of one eye. If the Insured suffers more than one Loss from an accident, the Insurer will pay only for the Loss with the larger benefit. Loss of hand or foot means complete severance at or above the wrist or ankle joint. The Insurer will not pay more than 100% of the Principal Sum for all losses due to the same accident. Loss of sight of an eye means complete and irrecoverable Loss of sight. Loss must occur within [90-365] days of the accident.

[If an Insured suffers one or more losses from the same accident for which amounts are payable under both AD&D benefits shown above, the Principal Sum payable under that benefit combination will not exceed the applicable Combined Maximum shown on the Schedule.]

[Exposure: The Insurer will pay a benefit for covered losses as specified above which result from an Insured being unavoidably exposed to the elements due to an Accidental Injury during the Trip. The Loss must occur within 365 days after the event which caused the exposure.]

[Disappearance: The Insurer will pay a benefit for loss of life as specified above if an Insured's body cannot be located one year after disappearance due to an Accidental Injury during the Trip.])

[MEDICAL EXPENSE BENEFIT

The Insurer will reimburse the Insured up to the Maximum Limit(s) shown on the Schedule [after satisfaction of the Deductible shown in the Schedule].if, while on a Trip, an Insured suffers [an Injury] [or] [a Sickness] that requires him or her to be treated by a Physician [within 90 days of the date of the accident that caused the [Injury] [or] [onset of Sickness]] [during the course of the Trip.] [The [Sickness] [or] [Injury] must first manifest itself during the course of the Trip.]

The Insurer will pay the Reasonable and Customary Charges incurred for Medically Necessary Covered Expenses received due to that Injury] [or] [Sickness] [only during the Insured's Trip] [incurred by the Insured within one year from the date of [Injury] [or] [Sickness] provided initial treatment was received during the Trip]. The [Injury must occur] [or] [Sickness must begin] while the Insured is covered by the plan.

The Insurer will pay for the following under this Medical Expense Benefit:

- [(a) services of a Physician or Registered Nurse (R.N.);]
- [(b) [Hospital charges,] [most common Hospital room and board] [subject to the Daily Limit shown in the Schedule];]
- [(c) Hospital ancillary services (including, but not limited to, use of the operating room or emergency room);]
- [(d) use of an Ambulatory Medical Center;]
- [(e) X-ray(s);]
- [(f) local ambulance services to or from a Hospital;]
- [(g) artificial limbs,artificial eyes, artificial teeth or other prosthetic devices];]
- [(h) rental of durable medical equipment (such as a wheelchair or a Hospital bed);]
- [(i) anesthetics (including administration),] [treatments, transfusions and laboratory tests ordered by the attending Physician;]
- [(j) blood, blood products and artificial blood products, and the transfusion thereof;]
- [(k) medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription;]
- [(l) [Physical therapy [or] occupational therapy] up to 30 days after the Insured reaches his/her Return Destination or Destination (in the case of a one-way ticket);]

[Advance Payment: If an Insured requires admission to a Hospital, we will arrange advance payment, if required. Hospital confinement must be certified as Medically Necessary by the attending Physician.]

[Children under age two for whom no ticket is obtained will be insured for Medical Expense Benefits at no

additional cost. [This coverage does not apply to medical expenses incurred by any child born during the Trip].]

[If an Insured suffers one or more [Injury] [or] [Sickness] while on the same Trip, the maximum amount payable for all [Injury] [or] [Sickness] will not exceed the Maximum Limit shown in the Schedule.]]

[DENTAL EXPENSE BENEFIT

The Insurer will pay this benefit up to the amount shown in the Schedule for the following Covered Expenses incurred by the Insured, subject to the following: 1) Covered Expenses will only be payable at the level of payment for Reasonable and Customary Charges; 2) benefits will be payable only for Covered Expenses resulting from an Injury that occurs while on a Trip; 3) the Insured must first receive treatment during his her Trip; and 4) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any other group accident and health insurance in effect for the Insured [or in accordance with a coordination of benefits provision in jurisdictions where excess coverage provisions are not permitted].

The Insurer will pay for the following under this Dental Expense Benefit:

- 1) [expenses up to the Maximum shown in the Schedule for Emergency Dental Treatment incurred by the Insured during his/her Covered Trip;] [and]
- 2) [expenses up to the Maximum shown in the Schedule for follow-up Emergency Dental Treatment received within [2-14] days of completion of the Insured's Trip].

The Insured's duties in the event of a Dental Expense:

- 1) The Insured must provide Us with all bills and reports for dental expenses claimed.
- 2) The Insured must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance.
- 3) The Insured must sign a patient authorization to release any information required by Us to investigate his/her claim.]

[EMERGENCY EVACUATION [AND REPATRIATION OF REMAINS] BENEFITS

The Insurer will pay for Covered Emergency Evacuation Expenses incurred if an Insured suffers an [Injury] [or] [Sickness] while he or she is on a Trip that warrants his or her Emergency Evacuation. Benefits payable are subject to the Maximum Limit shown on the Schedule for all Emergency Evacuations due to [all Injuries from the same accident] [or] [all Sicknesses from the same or related causes.]

“Covered Emergency Evacuation Expenses” are the charges for Medically Necessary Transportation, related medical services and medical supplies incurred in connection with the Emergency Evacuation of the Insured. All Transportation arrangements made for evacuating the Insured must be by the most direct and economical route possible. Expenses for Transportation must be:

- (1) ordered by the attending Physician who must certify that the severity of the Insured's [Injury] [or] [Sickness] warrants his or her Emergency Evacuation and adequate medical treatment is not locally available;
- (2) required by the standard regulations of the conveyance transporting the Insured; and
- (3) arranged, approved and authorized in advance by Us. In the event the Insured's [Injury][or [Sickness] prevents prior authorization of the Emergency Evacuation, We must be notified as soon as reasonably possible.

[Special Limitation: In the event We could not be contacted to arrange for Emergency Evacuation Transportation, benefits are limited to the amount We would have paid had the Insurer or their authorized representation had been contacted.]

[The Insurer will also pay a benefit for charges incurred for an escort's transportation and accommodations subject to the Escort Maximum Limit shown on the Schedule if an attending Physician recommends in writing that an escort accompany the Insured.]

“Emergency Evacuation” means:

- (1) the Insured's medical condition warrants immediate transportation from the place where the Insured is [injured] [or] [sick] to the [nearest] [adequate licensed medical facility] [of the Insured's choice][or] [Return Destination] [adequate licensed medical facility nearest the Insured's home] [if medically required] where appropriate medical treatment can be obtained;
- (2) after being treated at a local licensed medical facility, the Insured's medical condition warrants transportation to the Insured's [home] [adequate licensed medical facility nearest the Insured home] to obtain further medical treatment or to recover; or]
- [(3) both (1) and (2) above.]

[Emergency Evacuation to the adequate licensed medical facility of the [Insured's choice] [Return Destination] [adequate licensed medical facility nearest the Insured's home] only applies if the [upgrade option] is elected and the appropriate premium has been paid.]

LIMITATIONS:

- (1) Benefits are only available under Emergency Evacuation if they are not provided under another coverage in the plan.
- (2) The Maximum Limit payable for Emergency Evacuation [and Repatriation of Remains] is shown in the Schedule.

[ADDITIONAL BENEFITS:

[In addition to the above covered expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original [Return Date][Confirmation End Date], less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or same class as the Insured's original tickets.]

[If the Insured is [hospitalized for more than [14] days following] [unable to travel due to] a covered Emergency Evacuation, the Insurer will pay subject to the limitations set out herein, for expenses for:]

- [(1) Return of children: If the Insured is unable to travel due to a covered Emergency Evacuation, the Insurer will pay to return any of the Insured's children who were accompanying the Insured when the [Injury] [or] [Sickness] occurred back to the Insured's residence in the United States, including the cost of an attendant, if necessary; Such expenses shall not exceed the cost of a one-way economy airfare ticket less the value of any applied credit from any unused return travel tickets for each person.] [and/or]
- [(2) Bedside Visit: To bring one person chosen by the Insured to and from the medical facility where the Insured is confined if the Insured is alone and is hospitalized for more than [7] days following a covered Emergency Evacuation. The Insurer will pay for expenses to bring [one person chosen by the Insured] [or] one Family Member.] The payment will not to exceed the cost of one round-Trip economy airfare ticket.] [This additional benefit only applies if the Umbrella package is purchased.]

The Insurer will reimburse the Insured [, up to Per Day Limit] shown in the Schedule for reasonable additional expenses incurred for hotel and meals (receipts must be submitted) for the Traveling Companion to remain near the Insured. [For an insured child, a bedside companion is available immediately upon hospital admission.]]

[BEDSIDE TRAVELING COMPANION

If a [Traveling Companion] [or] [Family Member] is hospitalized for at least [2-7] days during the Trip, the Insurer will reimburse the Insured up to [the Per Day] [and] Maximum Limit shown in the Schedule for reasonable additional expenses incurred for hotel and meals (receipts must be submitted) to remain

near the [Traveling Companion] [or] [Family Member]. [For an insured child, a bedside companion is available immediately upon hospital admission.] [For purposes of this benefit, [Traveling Companion] [or] [Family Member] means the person [is insured under this plan and] accompanies the Insured on the Trip.]

[REPATRIATION OF REMAINS

[The Insurer will pay Repatriation of Remains Covered Expenses to return the Insured's body to [the United States] [their primary residence] [city of burial] if he/she dies during the Trip up to the Maximum Limit shown on the Schedule.

[Repatriation of Remains Covered Expenses are limited to the expenses incurred to transport the body. We must make all arrangements and authorize all expenses in advance [for this benefit to be payable].]

[Repatriation of Remains Covered Expenses include, but are not limited to, the expenses for:

- [(1) embalming;]
- [(2) cremation[, subject to the Cremation Maximum Limit shown in the Schedule];]
- [(3) the most economical coffins or receptacles adequate for transportation of the remains; and]
- [(4) transportation, according to airline tariffs, of the remains by the most direct and economical conveyance and route possible[, subject to the Transportation Maximum Limit shown on the Schedule].

We must make all arrangements and authorize all expenses in advance [for this benefit to be payable] .]

[Special Limitation: In the event the Insurer or the Insurers' authorized representative could not be contacted to arrange for Repatriation Covered Expenses, benefits are limited to the amount the Insurer would have paid had the Insurer or their authorized representation had been contacted.]]

[TRIP [CANCELLATION] [AND/OR] [INTERRUPTION] BENEFITS

The Insurer will pay a benefit, up to the Maximum Limit shown on the Schedule, if an Insured [cancels his/her Trip] [or] [is unable to continue on his/her Trip] due to the following Unforeseen events:

[(a) [Sickness,] [Injury] [or] [death] of [an Insured,] [Immediate] [Family Member,] [Traveling Companion,] [Service Animal] [guide/outfitter for the Insured's Trip] [or] [Business Partner.]

[(1) Injury or Sickness of [a] [an] [Insured,] [Traveling Companion,] [[Immediate] Family Member Traveling with the Insured] [or] [Service Animal], must be so disabling as to reasonably cause a Trip to be [delayed,] [canceled,] [or] [interrupted]. [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][Confirmation Begin Date].]

[(2) If the Insured must [cancel] [or] [interrupt] his/her Trip due to [Injury] [or] [Sickness] of [a] [an Immediate] Family Member not traveling with the Insured, [it must be because] [their condition is life-threatening,] [as certified by a Physician] [or] [because they require the Insured's care].]

[(3) Injury or Sickness of the Business Partner must be so disabling as to reasonably cause the Insured to [cancel,] [delay,] or [interrupt] the Trip to assume daily management of the business. Such disability must be certified by a Physician.]

[(4) If the Insured must [cancel] [or] [interrupt] his/her Trip due to [Sickness,] [Injury] [or] [death] of the guide/outfitter for the Insured's Trip, the guide/outfitter must be the only guide/outfitter

available for the Trip; and the [Sickness] [or] [Injury] must be certified by a Physician.]]

- [(b) Financial Default of an [airline[, [cruise line], [or] [tour operator] provided the Financial Default occurs more than [7-14] days following an Insured's effective date for the [Trip Cancellation] [or] [Trip Interruption] Benefits. [There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others.] [This coverage applies only if [insurance was purchased within [14-21] calendar days of [Initial] [final] Trip Payment.] [and] [if Coverage for Financial Default is purchased.]]]
- [(c) Inclement Weather [at the departure site] causing delay or cancellation of [travel] [for at least [24-48] consecutive hours] [and prevents the Insured from reaching his/her Destination];]
- [(d) Inclement Weather [at the departure site] causing delay or cancellation of the Insured's [Trip] [Common Carrier] [for at least [24-48] consecutive hours] [which prevents and Insured from reaching the Destination or Return Destination] [[When an Insured is traveling in an Owned or Rented Vehicle [specific only to the closure of public roadways by government authorities;]
- [(e) Inclement Weather which causes closure of public roadways on an Insured's Trip route by government authorities, when the Insured's Trip is [primarily] [partially] via an Owned or Rented Vehicle.]
- [(f) Strike resulting in complete cessation of travel services at the point of departure or Destination [for at least [24-48] consecutive hours];]
- [(g) the Insured's [home] [Primary Residence] [or] [Destination] being made Uninhabitable by [Natural Disaster,] [vandalism,] [or] [burglary];]
- [(h) the Insured's [Principal Residence] [or] [Destination] being made Uninhabitable by [Natural Disaster] [vandalism][or][burglary]. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation Coverage.]
- [(i) the Insured, [or a Traveling Companion] [being] [subpoenaed,] [required to serve on a jury,] [hijacked,] [or] [Quarantined] [required to appear as a witness in a legal action, provided the Insured [or a Traveling Companion] is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;]
- [(j) Insured [or Traveling Companion] is called to [active military] service [as a [reservist,] [firefighter,] [or] [police staff;] [to provide aid or relief in the event of a Natural Disaster], [the Insured's, a[n] [Immediate] Family Member's, [or] [Traveling Companion's] approved, written military leave is involuntarily revoked as a result of [being temporarily or permanently reassigned] [being called to active military reserve] [or] [an extension of military deployment beyond a defined tour of duty] [within [3] days of the Insured's departure date]. All leave must be approved prior to the [Plan] [Policy] effective date. [Full or partial mobilization or mass reassignment of armed forces, invocation of the War Powers Act, base or unit mobilization is not covered.]]]
- [(k) a Terrorist Incident in a City listed on the Insured's itinerary within [14-30] days of the Insured's scheduled arrival.] [This coverage applies only if this plan was purchased within [14-21] calendar days] of [Initial] [final] Trip Payment] [and] [if Coverage for Terrorism is purchased].]
- [(l) Insured [or Traveling Companion] has a Complication of Pregnancy, [and] [or] [Normal Pregnancy] [or] [Childbirth]. [Normal Pregnancy] [Complication or Pregnancy] or Childbirth must occur after the Insured's effective date of coverage and can be verified by medical records.]]
- [(m) the Insured [or Traveling Companion] [or] [parent or legal guardian if the Insured is a Child] is involuntarily terminated or laid off [through no fault of his or her own] [which occurs more than [14-30] days after an Insured's effective date of coverage], provided that he or she has

been an active employee for the same employer for at least [3-5] years. Termination must occur following the effective date of coverage.] [This provision is not applicable to temporary employment, independent contractors or self-employed persons.]]

- [(n) the Insured [and/or] [Traveling Companion] is [directly] involved in [or delayed due to] an automobile accident, [substantiated by a police report,] while en route to the Insured's Destination;]
- [(o) the Insured [or [Traveling Companion] has an [involuntary] employer-initiated [permanent] transfer within the same organization [of [100-250] or more miles] after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated [provided that he or she has been an active employee for the same employer for at least [3-5] years] [and the transfer occurs [within [14-30] days of the [Departure Date][Confirmation Begin Date];]
- [(p) [Sickness] [Injury] [or] [death] [or] [hospitalization] of the Insured's Host at Destination. [A Physician must certify the Injury or Sickness.]]
- [(q) The Insured [or Traveling Companion] becomes legally separated or divorced after the effective date of the Trip Cancellation coverage. Cancellation must occur within [21-30] days of the legal separation or divorce;]
- [(r) The primary or secondary school where the Insured [or Traveling Companion] is [employed as a full time teacher] [or] [a student] [and is required to finish the school year] [or] [must extend its operating session beyond its regular schedule,] which cause the extension of the originally scheduled school year beyond the originally scheduled end date [and the [Departure Date][Confirmation Begin Date] falls within that period of time;]
- [(s) the Insured [or Traveling Companion] is required to take an academic examination on a date that has been fixed after the Coverage Effective Date, and the date falls during the Trip;]
- [(t) the Insured [or Traveling Companion] being medically unable to receive a required immunization for entry into a country of Destination, provided that such a requirement was not in place at the time of the effective date of coverage;]
- [(u) a named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable [for the greater of: (1) [2-4] days; or (2) [25-50%] of the Insured's Trip length]. The Insurer will only pay benefits for losses occurring within [14-21] calendar days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible.] Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than [14-21] days after the effective date of the Insured's Trip Cancellation coverage. [This coverage applies only if insurance was purchased within [14-21] calendar days of [Initial] [final] Trip payment;]][(s)[cancellation] [interruption] [or delay] of [Common Carrier] [Trip] as a result of: [riot,] [or] [civil disorder;]]
- [(v) a theft of passports [travel documents] or visas [within [14-21] days of Departure] specifically required for the Insured's Trip [substantiated by a police report,] [and results of a Loss of [25-50%] of the Insured's Trip length.];]
- [(w) Insured [or a Traveling Companion] being the victim of a Felonious Assault within [10-14] days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;]
- [(x) Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction or any related physical manifestation of an Insured [or Traveling Companion] [Immediate] [Family Member][requiring Inpatient hospitalization of [2-3] days or more] [as certified by a Physician at the time of Loss preventing continued participation on the Trip].] [A Physician must

advise cancellation of the Trip on or before the scheduled Departure Date.];]

- [(y) mechanical/equipment failure of a Common Carrier that occurs on [or within [14-30] days of] a scheduled Trip [departure date][Confirmation Begin Date] and causes complete cessation of the Insured's travel [for at least [24-48] consecutive hours] [and results of a Loss of [25-50%] of the Insured's Trip length.]]
- [(z) government mandated shutdown resulting in the complete cessation of services of the Insured's Common Carrier [for at least [24-48] consecutive hours.]]
- [(aa) the Insured will be attending an Immediate Family Member's [or] [surrogate mother's] childbirth as long as the pregnancy occurs after the effective date of coverage that can be verified by medical records;]
- [(bb)] cancellation of a scheduled [sporting event] [concert] [event] [due to [Inclement Weather] prior to departing on the Trip provided attendance at the [sporting event] [concert] [event] was the sole reason for the Trip and the duration of the Trip does not exceed [24-48] hours before or after such an event;]
- [(cc) the United States' State Department issues a defer travel recommendation to a Destination specifically listed on the Insured's itinerary after the Insured's effective date of coverage.]
- [(dd) an Insured is unable to participate in a scheduled [hunting][fishing][sport] expedition due to a delay of their personal necessary sporting equipment by [customs' [or] Common Carrier.]
- [(ee) the United States' government or local government issues a hunting activity restriction after the effective date of coverage at the Destination which prohibits the hunting activity for which the Insured has booked his/her Trip. [Such restrictions include but are not limited to: [a government closure of the reserve,] [a ban on hunting], [or] [the hunting activity being declared illegal].]]
- [(ff) the Insured [or Traveling Companion,] legally adopts a child and the date of the placement or adoption falls during the Insured's Trip.]

[Trip Cancellation Benefits: The Insurer will reimburse the Insured for [prepaid] [non-refundable] [and] [Unused] [forfeited] Trip cost up to the Maximum Limit shown on the Schedule for Trips that are canceled prior to the scheduled departure for the Insured's Trip due to the Unforeseen events shown above.]

[Trip Cancellation Benefits: The Insurer will reimburse the Insured for [prepaid] [non-refundable] [and] [Unused] [forfeited] Trip Cost paid to the [Travel Arranger] [Travel Supplier] [airline] [tour operator] [property owner], including exchange fees, airline ticket change fees and other fees associated with the cancelled [Trip] [timeshare use period], up to the Maximum Limit shown on the Schedule for Trips that are cancelled prior to the scheduled departure for the Insured's Trip due to the Unforeseen events shown above. [The Insurer will pro-rate any fee reimbursement in the event that the duration of the Insured's Trip is less than the full timeshare use period.]

[Trip Cancellation Benefits: The Insurer will pay the average room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule, for the use of resort and accommodations that are delayed or cancelled before the scheduled Confirmation Begin Date.]

[Trip Interruption Benefits: The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Trips that are interrupted due to the Unforeseen events shown above:

- (a) forfeited, insured Trip Cost, or [and]
- (b) additional [non] [airfare] transportation expenses incurred by the Insured, either
 - (i) to the Return Destination; or
 - (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; [or] [and]

- (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the [Departure Date][Confirmation Begin Date].

However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare [or the same class as the Insured's original ticket] less any refunds paid or payable by the most direct route.]

[Trip Interruption Benefits: The Insurer will reimburse the Insured the average [room rental rate at the Destination resort, up to the Maximum Limit shown on the Schedule, for the use of resort and accommodations that are interrupted or delayed due to the Unforeseen events shown at the beginning of this section. The Insurer will pay for the following:

- (a) average room rental rate at the Destination resort, less any used portion of the Trip;
- (b) additional transportation expenses incurred by the Insured; either
 - (i) to the Return Destination; or
 - (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip;
- (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the Confirmation Begin Date.

However, the benefit payable under (b) and (c) above will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.]

[In no event will the amount reimbursed exceed the lesser of; the amount the Insured pre-paid for his/her Trip, or the Maximum Limit shown on the Schedule.]

[Trip Interruption – Return Air Only: [Applies only if the \$0 Trip cost option was selected at time of purchase.] The Insurer will reimburse the Insured for the additional transportation expenses incurred to reach the Return Destination due to one of the Unforeseen events listed in the Trip Cancellation/Trip Interruption section. However, the benefit payable will not exceed the cost of economy airfare (or the same class as the Insured's original ticket) less any refunds paid or payable and taken by the most direct route.]]

[SINGLE OCCUPANCY

The Insurer will reimburse the Insured, up to the [Trip Cancellation][Trip Interruption][Single Occupancy] Maximum Limit shown on the Schedule, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid, non-refundable travel arrangements if a person booked to share accommodations with the Insured has his/her Trip [canceled,] or [interrupted] due to the Unforeseen events shown in the Trip Cancellation/Trip Interruption section and the Insured does not cancel.]

[FREQUENT TRAVELER REWARDS BENEFIT

The Insurer will reimburse the Insured for the cost of re-depositing frequent traveler awards utilized for the Trip for which this plan is purchased into his/her account [up to the Maximum Limit shown on the Schedule], provided the Trip is canceled prior to the Scheduled [Departure Date][Confirmation Begin Date] due to the Unforeseen events shown at the beginning of the [Trip Cancellation] [and] [Trip Interruption] section.]

[TICKET CHANGE FEE

The Insurer will reimburse the Insured [up to the Maximum Limit shown on the Schedule] for the fee charged by a Common Carrier for changing a ticket [and] [or] [a change in published fares] [prior to the scheduled Departure Date] due to [Unforeseen events listed under [Trip] [Cancellation] [/Interruption,] [Inclement Weather,] [Sickness,] [Injury,] [or] [death] of Insured, [[Immediate] Family Member,] [or] [Traveling Companion,] [traffic accident]. [Other than this payment, no other benefits are payable under this plan and coverage terminates.] [This coverage applies only if insurance was purchased within [21] days of the [Initial] [final] Trip Payment].]

[ITINERARY CHANGE

The Insurer will reimburse the Insured [up to the Maximum Limit shown on the Schedule] for a pre-paid non-refundable [event] [activity] expenses paid by the Insured if a [cruise line,] [travel supplier] or [airline] makes a change in the Insured's Trip itinerary that prevents the Insured from participating in the [event] [activity], during their Trip [Verification by the cruise/tour supplier of the change in the scheduled Trip itinerary will be necessary for claim payment.]]

[HUNTING/FISHING LICENSE REFUND COVERAGE

The Insurer will reimburse the Insured for the prepaid non-refundable cost of the Insured's hunting or fishing license if the Insured [is unable to travel] [is unable to make their out-of-state Trip] due to one of the Unforeseen events shown in the Trip [Cancellation][Interruption] Benefit.]

[GOLF FEE REFUND COVERAGE

The Insurer will reimburse the Insured for the prepaid non refundable cost of the Insured's green fees, caddy fees, and/or cart fees if the Insured [is unable to travel] [is unable to make their out-of-state Trip] due to one of the Unforeseen events shown in the Trip Cancellation/Interruption Benefit.]

[GOLF COURSE CLOSURE

The Insurer will reimburse the Insured for prepaid, non-refundable golf fees if a golf course on the Insured's travel itinerary is closed due to Inclement Weather and the Insured is given less than 24 hours notice of such closure.]

[ATHELETIC EVENT REGISTRATION FEE COVERGE

The Insurer will reimburse the Insured for the prepaid non refundable cost of the Insured's athletic event registration fee if the Insured [is unable to travel] [is unable to make their out-of-state Trip] due to one of the Unforeseen events shown in the Trip Cancellation/Interruption Benefit.]

[LOST SKIER DAYS

[If an Insured is unable to ski during their Trip due to 50% or more of the Mountain Trails closing during the Insured's Trip, benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for the value of the ski lift ticket.]

[If an Insured is able to ski during their Trip with 50% or more of the Mountain Trails closing during the Insured's Trip; a pro-rated loss up to 50% of the value of the Insured's ski lift ticket for the date/time of the closure only will be paid up to the Maximum Benefit Amount.]]

["Mountain Trails" means named skier paths with grade of difficulty intended to provide skiing down the mountain. Mountain Trails does not include connecting paths between trails.]

Lost Skier Days Conditions:

- [1. Benefits begin on the date the Insured arrives at the mountain or the date the Insured has a valid ski lift ticket;]
- [2. A minimum of 10 Mountain Trails must be open on the date of the Insured's arrival at the mountain in order to be eligible for this benefit;]
- [3. This Lost Skier Days benefit does not apply to Season Passes;]
- [4. This Lost Skier Days benefit is eligible to skiing that takes place between [January 1] and [January 31] only;]
- [5. Maximum ski lift ticket purchase is a 5 day skier ticket;]
- [6. If the Insured's ski lift ticket applies to multiple ski mountains and one of the mountains meets the Benefits and Conditions noted above, this Benefit is not provided;]
- [7. If the Insured is unable to ski on any particular day of the Insured's Trip, for any of the reasons stated above, the Insured must file/report the loss on the same day;]
- [8. Maximum Benefit is equal to the lesser of [2-5] days or [\$250.00-\$500.00].]

Lost Skier Days Exclusions:

[Benefits are not payable under this Lost Skier Day benefit for lift tickets if they are for:

- [Heli-Skiing]
- [Cross Country Skiing]
- [Back Country Skiing.]

[CANCEL ANYTIME

If the Insured cancels the Trip at anytime, the Insurer will reimburse the Insured for [50%, 75%, 100%] of the prepaid, forfeited, non-refundable payments or deposits [paid to the [Travel Arranger] [Travel Supplier]] for insured Trip arrangement(s) [up to the Maximum Limit shown for this benefit in the Schedule] provided this insurance coverage is purchased for the full cost of all non-refundable prepaid Trip arrangements [that are subject to cancellation penalties and/or restrictions] This Cancel Anytime coverage is subject to limitations and exclusions as applicable under the Policy..

[This coverage will be terminated and no benefits will be paid under this Cancel Anytime coverage if the full costs of all prepaid, non-refundable Trip arrangements are not insured. Any plan cost paid for this Cancel Anytime coverage will be refunded.]

[TRIP DELAY BENEFITS

The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Reasonable Additional Expenses] [and/or] [prepaid missed land or sea travel arrangements] until travel becomes possible if the Insured's Trip is delayed [[12-24] or more consecutive hours] from [reaching their intended Destination] [the original departure time] as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- [(a) the Insured being involved in [or delayed due to] a traffic accident while en route to a departure as substantiated by a police report;]
- [(b) Common Carrier delay;]
- [(c) the Insured's [or Traveling Companion's] lost or stolen passports, travel documents, or money;]
- [(d) the Insured [or Traveling Companion] is Quarantined [(except as the result of an epidemic or pandemic)];]
- [(e) Strike;]
- [(f) Inclement Weather which prohibits Insured's [Common Carrier] departure;]
- [(g) Natural Disaster;] [or]
- [(h) [Injury] [or] [Sickness] of the Insured or Traveling Companion [or] [death] of the Traveling Companion;]
- [(i) breakdown of [a rental vehicle] or [owned vehicle] [Owned or Rented Vehicle] en route to a departure [when the rental is part of the Trip];]
- [(j) the Insured's flight being cancelled or delayed because the airport from which the flight is scheduled to depart is temporarily closed [due to a documented security breach or threat];] [or]
- [(k) reasons listed under Trip [Cancellation] [and] [Interruption]].

Incurred expenses must be accompanied by receipts.

[This benefit is payable for only one delay [per Insured] [per booking], [per Trip].]

[If the Insured incurs more than one delay in the same Trip the Insurer will pay for the delay with the largest benefit up to the Maximum Limit shown on the Schedule.]

[AIRLINE DELAY BENEFITS

The Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for Reasonable Additional Expenses until travel becomes possible if the Insured's Trip is delayed [[6-24] or more consecutive hours] as a result of a cancellation or delay of a regularly scheduled airline flight for one of the Unforeseen events listed below:

- [(a) the Insured being involved in [or delayed due to] a traffic accident while en route to a departure as substantiated by a police report;]
- [(b) Common Carrier delay;]
- [(c) the Insured's [or Traveling Companion's] lost or stolen passports, travel documents, or money;]
- [(d) the Insured [or Traveling Companion] is Quarantined [(except as the result of an epidemic or pandemic)];]
- [(e) Strike]
- [(f) Inclement Weather which prohibits Insured's [Common Carrier] departure;]
- [(g) Natural Disaster;] [or]
- [(h) Injury [or] Sickness of the Insured or Traveling Companion [or] [death] of the Traveling Companion;]
- [(i) breakdown of [a rental vehicle] or [owned vehicle] [Owned or Rented Vehicle] en route to a departure [when the rental is part of the Trip];]
- [(j) the Insured's flight being cancelled or delayed because the airport from which the flight is scheduled to depart is temporarily closed [due to a documented security breach or threat];] [or]
- [(k) reasons listed under Trip [Cancellation] [and] [Interruption]].

Incurred expenses must be accompanied by receipts.

[This benefit is payable for only one delay [per Insured] [per booking], [per Trip].]

[If the Insured incurs more than one delay in the same Trip the Insurer will pay for the delay with the largest benefit up to the Maximum Limit shown on the Schedule.]

[The Insured Must: Contact the Insurer at [1-800-123-4567] as soon as he/she knows his/her Trip is going to be delayed [more than [6-24] hours].]

[MISSED CONNECTION BENEFITS

If while on a Trip the Insured misses a [Cruise] [Trip] departure resulting from cancellation or delay of [[3-12] or more hours] [between [3 - 12] hours] of all regularly scheduled airline flights due to [Inclement Weather] [or Common Carrier caused delay], the Insurer will reimburse the Insured up to the Maximum Limit shown in the Schedule for:

- [(1) additional transportation expenses incurred by the Insured to join the departed [Cruise] [Trip];]
- [(2) reasonable accommodation and meal expenses incurred [up to the per day amount shown in the Schedule;] and
- [(3) pre-paid, non-refundable trip payments for the unused portion of the [Cruise] [Trip].]

The Common Carrier must certify the delay of the regularly scheduled airline flight.

[Coverage is secondary if reimbursable by any other source.]]

[PORT OF CALL BENEFITS

The Insurer will pay the Insured [\$50-\$100] per missed Port of Call, up to the Maximum Limit shown in the Schedule if: 1) the Insured is a passenger on a regularly scheduled ship registered to carry passengers (not including vessels owned by the Insured) and 2) an itinerary change occurs while at sea causing the ship to miss a scheduled Port of Call [caused by or result from the following: [a) natural disaster;] [b) adverse weather;] [c) hijacking;] [d)unannounced strike;][e) a civil disorder;] [f) mechanical breakdown of the ship ;] [g) a Terrorist Act].

“PORT OF CALL” means a city or town on a waterway with facilities for loading and unloading passengers or cargo where a ship is scheduled to dock, not including the scheduled ports of embarkation and disembarkation.]

[HOTEL OVERBOOKING BENEFITS

The Insurer will reimburse the Insured for additional, alternative lodging expenses, less any reimbursed deposit and/or pre-paid Hotel arrangements [up to the Daily Limit and] [the Maximum Limit] shown in the Schedule,] for [1-3] night's lodging for each room guaranteed or confirmed by a Reservation [made through the Insured's [Travel Supplier] [Travel Arranger]] that is oversold, if the Insured's Hotel is unable to provide reasonable, alternative accommodations.]

[EVENT TICKET BENEFITS

The Insurer will reimburse the Insured, up to a maximum of [\$100-\$300] per event ticket, [\$500-\$1,000] per event, for the cost of unused nonrefundable event tickets charged to an Insured's credit or debit card should the Insured be unable to attend the event for an Unforeseen event listed under Trip [Cancellation][Interruption] Benefit.]

[DOMESTIC PET BENEFITS

[DOMESTIC PET BOARDING: If the Insured is delayed past the scheduled [Return Date][Confirmation End Date] for at least [24-48] hours while en route to their Return Destination due to:

- (1) [being confined as an Inpatient in a Hospital,]
- (2) [Common Carrier delay,] [or a Natural Disaster]

and has placed their domestic cat or dog in a Commercial Kennel for the duration of the Trip and are unable to collect their pet on the day previously agreed upon with the Commercial Kennel, the Insurer will pay a benefit of up to [\$25-\$100] [per day,] up to the Maximum Limit shown on the Schedule to cover the necessary additional kennel fees.

“**Commercial Kennel**” means a licensed pet boarding kennel facility for which pets are kept for a specified period of time.]

[DOMESTIC PET RETURN: If while on a Trip the Insured is unable to travel due to a covered [Sickness] or [Injury,] the Insurer will pay to return any of the Insured's domestic [dog(s)] [or] [cat(s)] [pets] who accompanied the Insured on the Trip to the Insured's residence in the United States, including the cost of an attendant, if necessary; Such expenses shall not exceed the cost of a ticket change fee for the Insured's domestic dog(s) or cat(s) to their departure point up to the Maximum Limit shown on the Schedule. [Please note: Arrangements must be pre-authorized by the Insurer in advance.]]

[RENTAL CAR DAMAGE BENEFITS

If an Insured's rented car is damaged while on a Trip due to [collision,] [vandalism,] [theft,] [windstorm,] [fire,] [hail] [or] [flood,] while in his/her possession, the Insurer will pay the lesser of:

- (1) the cost of repairs and rental charges imposed by the rental agency while the car is being repaired;
or
- (2) the actual cash value of the car.

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule [subject to the Deductible shown in the Schedule].

[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.]

Coverage does not apply in countries or states where the sale of this insurance is prohibited by law.

[This coverage is Primary to other forms of insurance or indemnity.]

[The Insured must contact the Insurer at [1-800-123-4567] before renting to confirm whether the vehicle is covered.]]

[VACATION RENTAL BENEFITS

[Vacation Rental Trip Cancellation Benefits:

The Insurer will pay a Vacation Rental Trip Cancellation Benefit, up to the Maximum Limit shown in the Schedule if the Insured is prevented from taking his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury, or death, that occurs before departure on the Trip. The Sickness or Injury must: a) commence while coverage is in effect under the policy for the Insured; b) require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Rental Trip Cancellation; and c) in the written opinion of the treating Physician, be so disabling as to prevent the Insured from taking his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if the Insured is prevented from taking his/her Trip due to Unforeseen events that occur before departure on the Trip.

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule, for the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Rental Dues] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled.]]

[Vacation Rental Trip Interruption Benefits:

The Insurer will pay a Vacation Rental Trip Interruption Benefit, up to the Maximum Limit shown in the Schedule if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death. The Sickness or Injury must: a) for item 1 above, commence while coverage is in effect under the policy for the Insured; b) for item 2 above, commence while the Insured is on his/her Trip and coverage is in effect under the policy; c) for both items 1 and 2 above, require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Rental Trip Interruption; and d) for both items 1 and 2 above, in the written opinion of the treating Physician, be so disabling as to delay the Insured's arrival on his/her Trip or to prevent the Insured from continuing his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to Unforeseen events; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to Unforeseen events.]

The Insurer will reimburse the Insured, less any refund paid or payable, for the Unused portion of the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Rental Dues] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled], plus one of the following:

1. the additional transportation expenses by the most direct route from the point the Insured interrupted his/her Trip (a) to the next scheduled destination where the Insured can catch up to his/her Trip; or (b) to the final destination of his/her Trip; or
2. the additional transportation expenses incurred by the Insured by the most direct route to reach the next scheduled destination where the Insured can catch up to his/her Trip if the Insured is delayed and leaves after the Scheduled Departure Date.

However, the benefit payable under both items 1 and 2 above will not exceed the cost of a one-way economy airfare (or the equivalent class of the Insured's original tickets) by the most direct route less any refunds paid or payable for Unused original tickets.]

DEFINITIONS

The following definitions apply to the Vacation Rental Benefits:

“CURRENCY UNITS” means the units of currency purchased from a travel/vacation club to be used as valuation and to access travel arrangements. Currency Units must be used in accordance with the travel/vacation club rules and must be for a travel and use membership or a deeded real estate product. Currency Units will be reimbursed in the same manner that payment was made.

“EXCHANGE FEES” means the fees paid to an entity that administers exchange services for its members to trade his/her Vacation Rental for alternate arrangements.

“RENTAL DUES” means the monies paid to remain a member in good standing in a travel/vacation club. Rental Dues does not include the purchase price for Vacation Rental.

“VACATION RENTAL” means the Insured's scheduled use of the pre-purchased travel arrangements owned through a timeshare organization or travel/vacation club.]

[VACATION OWNERSHIP BENEFITS

[Vacation Ownership Trip Cancellation Benefits:

The Insurer will pay a Vacation Ownership Trip Cancellation Benefit, up to the Maximum Limit shown in the Schedule if the Insured is prevented from taking his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury, or death, that occurs before departure on the Trip. The Sickness or Injury must: a) commence while coverage is in effect under the policy for the Insured; b) require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Ownership Trip Cancellation; and c) in the written opinion of the treating Physician, be so disabling as to prevent the Insured from taking his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if the Insured is prevented from taking his/her Trip due to Unforeseen events that occur before departure on the Trip.

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule, for the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Ownership Dues] [or] [Maintenance Fees] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled].]

[Vacation Ownership Trip Interruption Benefits:

The Insurer will pay a Vacation Ownership Trip Interruption Benefit, up to the Maximum Limit shown in the Schedule if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to the Insured's [, or the Insured's [Family Member's] [or] [Traveling Companion's] [or] [Business Partner's]] Sickness, Injury or death. The Sickness or Injury must: a) for item 1 above, commence while coverage is in effect under the policy for the Insured; b) for item 2 above, commence while the Insured is on his/her Trip and coverage is in effect under the policy; c) for both items 1 and 2 above, require the examination and treatment by a Physician, in person [at the time] [within 3 days] of Vacation Ownership Trip Interruption; and d) for both items 1 and 2 above, in the written opinion of the treating Physician, be so disabling as to delay the Insured's arrival on his/her Trip or to prevent the

Insured from continuing his/her Trip; or in the case of a non-traveling Family Member, be life threatening, or so severe as to require the Insured's care.

The Insurer will pay a benefit if: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date due to Unforeseen events; or 2) the Insured is unable to continue on his/her Trip after he/she has departed on his/her Trip due to Unforeseen events.

The Insurer will reimburse the Insured, less any refund paid or payable, for the Unused portion of the amount of forfeited, prepaid, non-refundable, non-refunded [and published] [Ownership Dues] [or] [Maintenance Fees] [or] [Exchange Fees] [or] [Currency Units] that the Insured paid for his/her Trip [only if the Trip can not be rescheduled], plus one of the following:

1. the additional transportation expenses by the most direct route from the point the Insured interrupted his/her Trip (a) to the next scheduled destination where the Insured can catch up to his/her Trip; or (b) to the final destination of his/her Trip; or
2. the additional transportation expenses incurred by the Insured by the most direct route to reach the next scheduled destination where the Insured can catch up to his/her Trip if the Insured is delayed and leaves after the Scheduled Departure Date.

However, the benefit payable under both items 1 and 2 above will not exceed the cost of a one-way economy airfare (or the equivalent class of the Insured's original tickets) by the most direct route less any refunds paid or payable for Unused original tickets.]

DEFINITIONS

The following definitions apply to the Vacation Ownership Benefits:

“CURRENCY UNITS” means the units of currency purchased from a travel/vacation club to be used as valuation and to access travel arrangements. Currency Units must be used in accordance with the travel/vacation club rules and must be for a travel and use membership or a deeded real estate product. Currency Units will be reimbursed in the same manner that payment was made.

“EXCHANGE FEES” means the fees paid to an entity that administers exchange services for its members to trade his/her Vacation Ownership for alternate arrangements.

“MAINTENANCE FEES” means established and collected fees by the homeowners association or resort management company for maintenance, property taxes, insurance, utilities, and management of the Vacation Ownership. Maintenance Fees are not special assessment fees or late fees.

“OWNERSHIP DUES” means the monies paid to remain an owner in good standing in a travel/vacation club. Ownership Dues does not include the purchase price for Vacation Ownership.

“VACATION OWNERSHIP” means the Insured's scheduled use of the pre-purchased travel arrangements owned through a timeshare organization or travel/vacation club.]

[BAGGAGE] [PERSONAL EFFECTS] [TRAVEL DOCUMENTS] [MUSICAL INSTRUMENTS]

[SPORTSMAN EQUIPMENT] [GOLF EQUIPMENT] BENEFITS

The Insurer will reimburse the Insured, up to the Maximum Limit shown in the Schedule subject to the special limitations shown below, for[loss,] [theft] [or] [damage] to the Insured's [Baggage,] [personal effects] [passports,] [travel documents] [musical instruments][credit cards] [and] [visas] during the Insured's Trip [after satisfaction of the Deductible shown in the Schedule]. [This Deductible does not apply if the No Deductible option is purchased.]

Special Limitations:

The Insurer will not pay more than:

- (1) [\$100-\$1,000] for the first item and
- (2) thereafter, no more than [\$100-\$1,000] per each additional item
- (3) [\$500-\$5,000] [aggregate] on all losses to: [jewelry,] [watches,] [furs,] [cameras] [and] [camera equipment,] [camcorders,] [sporting equipment] [musical instruments] [computers,] [and other electronic devices] [, including but not limited to: [portable personal computers,] [cellular phones,] [electronic organizers] [and portable Compact Disc players.]

[Items over [\$150-\$500] must be accompanied by original receipts.] [If receipts are not provided, no benefits are payable.]

The Insurer will pay the lesser of:

- (1) the cash value (original cash value less depreciation); or
- (2) the cost of replacement.

The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at its option:

- (1) repair or replace any part to restore the pair or set to its value before the loss; or
- (2) pay the difference between the value of the property before and after the loss.

[The Insurer will only pay for loss due to unauthorized use of the Insured's credit cards if the Insured has complied with all requirements imposed by the issuing credit card companies.]]

[[LOST] [STOLEN] PASSPORT REPLACEMENT

While the Insured is on a Trip outside the United States and his or her passport is [lost,] [stolen] [or] [damaged], the Insurer will reimburse the costs up to the [[Lost] [Stolen] Passport Replacement] Maximum Limit shown in the Schedule. The [Loss] [theft] [or] [damage] must be documented [by a police report].]

[PRESCRIPTION REPLACEMENT

If, while on a Trip, the Insured's medically required prescription drugs [for the Insured's Sickness or Injury] are [lost,] [stolen,] [or] [damaged], the Insurer will reimburse the Insured for costs up to the Maximum Limit shown on the Schedule for their replacement. The prescribing Physician must authorize the replacement and it must be legally permissible to replace the prescription in the jurisdiction in which the [Loss,] [theft] [or] [damage] occurs.]

[BAGGAGE RETURN

If the Insured's [lost] [or] [stolen] Baggage is recovered, the Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for the incurred and non-refundable fees, to ship the Insured's Baggage and its contents to the Insured's location up to [30-90] days after the Insured reaches his/her Return Destination or Destination in the case of a one-way Trip, anywhere in the world.]

[BAGGAGE][SPORTSMAN EQUIPMENT] [GOLF EQUIPMENT] [MUSICAL INSTRUMENTS] DELAY

If the Insured's [sportsman equipment][golf equipment][Baggage] is delayed or misdirected by the Common Carrier for more than [24-48] hours while on a Trip, the Insurer will reimburse the Insured up to the Maximum Limit shown on the Schedule for the [purchase][rental] of Necessary Personal Effects. Incurred expenses must be accompanied by receipts. This benefit does not apply if Baggage is delayed after the Insured has reached his/her Return Destination.]

[If the Baggage is delayed after the Insured has reached his or her Destination [or Return Destination] and the Common Carrier makes a charge for delivery, the Insurer will reimburse the reasonable cost to deliver the Insured's Baggage to his/her [Destination] [Return Destination] [or residence], up to [\$300-\$500] [subject to the Baggage Delay Maximum Limit shown in the Schedule.]]

[BAGGAGE DELIVERY BENEFIT. If the checked Baggage is delayed after the Insured has reached his or her [Destination] [(in the case of a one-way ticket)] [or Return Destination] and the Common

Carrier makes a charge for delivery, the Insurer will reimburse the reasonable cost up to the Baggage Delivery Maximum Limit shown on the Schedule to deliver the Insured's checked Baggage to his/her [Destination] [Return Destination] [or residence]. A copy of the delivery invoice and verification of the delay or misdirection by the Common Carrier must be submitted with the claim.]

[VEHICLE RETURN

If an Insured is on an automobile Trip and an [Injury] or [Sickness] of the Insured [or Traveling Companion] [or [Immediate] Family Member] prevents the Insured from completing the automobile Trip, the Insurer will reimburse up to the Maximum Limit shown in the Schedule for:

- [(1) the cost of transporting the Insured's Owned or Rented Vehicle back to his/her Primary Residence;]
- [(2) any applicable cost charged by the rental agency to return the rental vehicle to the rental agency [excludes all rental costs]]

provided:

- (1) the Insured [Traveling Companion][[Immediate] Family Member] is under the direct care and attendance of a Physician and that Physician has recommended that due to the severity of the Insured's [Traveling Companion's][[Immediate] Family Member's] condition, the Insured [Traveling Companion][[Immediate] Family Member] cannot continue on the automobile Trip.
- (2) [The automobile must be operable.]
- (3) Arrangements for return of the vehicle must be made by the Insurer by calling [1-800-123-4567].

Coverage is not provided for rental vehicles.]

[SECURITY EVACUATION BENEFITS

If, as a result of an Occurrence that takes place during an Insured's Trip and while traveling outside his or her Home Country, an Insured requires a Security Evacuation, the Insurer will pay a benefit to Transport the Insured to the Nearest Place of Safety. The determination that an Insured requires a Security Evacuation must be made by a Designated Security Consultant and all arrangements must be made by the Insurer at [1-800-123-4567].

Benefits will be payable for Eligible Expenses up to the Maximum Limit shown in the Schedule.

“Eligible Expenses” are for Transportation and Related Costs to the Nearest Place of Safety necessary to ensure the Insured's safety and well-being as determined by the Designated Security Consultant.

Security Evacuation benefits are payable only once per [Occurrence/ /Individual Coverage Term/covered Trip].

[Benefits will also be payable for Transportation and Related Costs within [7-14] days of the Security Evacuation to either of these locations as chosen by the Insured:

- [(1) back to the Host Country if return is safe and permitted;] [or]
- [(2) to the Insured Person's Home Country.]
- [(3) to the Insured's [Return Destination] [point of origin for the Trip]] This benefit is subject to the overall Maximum Limit shown in the Schedule.]

[Benefits will be payable for consulting services by Designated Security Consultant for seeking information on Missing Person or kidnapping cases if the Insured is deemed kidnapped or a Missing Person by local or international authorities. This benefit is subject to the overall Maximum Limit shown in the Schedule.]

The Insurer at [1-800-123-4567] must make all arrangements and must authorize all expenses in advance of any benefits being payable. The Insurer is not responsible for the availability of Transport

services. Where a Security Evacuation becomes impractical because of hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Insured until a Security Evacuation becomes viable.

Right of Recovery:

If, after a Security Evacuation is completed, it becomes clear that the Insured was an active participant in the events that led to an Occurrence, the Insurer has the right to recover all Transportation and Related Costs from the Insured Person.

[Excess Provision:

Benefits payable for the eligible expenses under this Benefit will be limited to that part of the eligible expense, if any, which is in excess of the total benefits payable for the same Security Evacuation under any other valid and collectible insurance or other indemnity. If the other valid and collectible insurance or indemnity provides benefits on an excess coverage basis, benefits will be paid first by the insurer or services plan whose coverage has been in effect for the longer period of time at the date of the Security Evacuation.

For purposes of this Benefit, an Insured's entitlement to other valid and collectible insurance or indemnity will be determined as if this Benefit did not exist and will not depend on whether timely application for benefits from other valid and collectible insurance or indemnity is made by or on behalf of the Insured.

Benefits under this Benefit will be reduced to the extent that benefits for expenses are covered by any other valid and collectible insurance or indemnity whether or not a claim is made for such benefits.]

DEFINITIONS

The following definitions apply to the Security Evacuation Benefits:

“Advisory” means a formal [travel advisory] [recommendation] by the [Appropriate Authorities][United States Government] recommending that the Insured [or citizens of his or her Home Country or citizens of the Host Country] leave the Host Country.

“Appropriate Authority(ies)” means the government authority(ies) in the Insured's Home Country or the government authority(ies) of the Host Country.

“Designated Security Consultant” means an employee of a security firm under contract to the Insurer or a designated service provider who is experienced in security and measures necessary to ensure the safety of the Insured(s) in his or her care.

“Excluded Countries” means the following countries from which Security Evacuations are not available under this Benefit: [Iraq, Afghanistan, Pakistan, Israel (West Bank and Gaza Strip), Iran, Somalia and Chechnya or] any country subject to the administration and enforcement of U. S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL (OFAC).

[“Home Country” means the country of [residence] [citizenship of the Insured]. [If the Insured has dual citizenship, for the purposes of this Benefit, his or her Home Country is the country of the passport he or she used to enter the Host Country.]]

[“Home Country” means the country in which the Insured started his or her covered Trip.]

“Host Country” means any country, other than an Excluded Country, in which an Insured is traveling while covered under this plan.

“Imminent Physical Danger” means the Insured is subject to possible physical injury or sickness that could result in grave physical harm or death.

“Missing Person” means an Insured who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

[“Natural Disaster” for the purpose of this benefit means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

- (1) is due to natural causes; and
- (2) results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous.]

“Nearest Place of Safety” means a location determined by the Designated Security Consultant where:

- (1) the Insured can be presumed safe from the Occurrence that precipitated the Insured's Security Evacuation; and
- (2) the Insured has access to transportation to his or her Home Country; and
- (3) the Insured has the availability of temporary lodging, if needed.

“Occurrence” means any of the following situations in which an Insured finds himself or herself while covered by this plan:

- [(1) expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
- [(2) political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured's Home Country or citizens of the Host Country should leave the Host Country;
- [(3) [Natural Disaster within [7-14] days of an event;]
- [(4) [Verified Physical Attack or a Verified Threat of Physical Attack from a third party;]
- [(5) [the Insured had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within [7-14] days of his or her being found]

“Related Costs” means food, lodging and, if necessary, physical protection for the Insured during the Transport to the Nearest Place of Safety.

“Security Evacuation” means the extrication of an Insured from the Host Country due to an Occurrence which results in the Insured being placed in Imminent Physical Danger.

“Transport/Transportation” means the most efficient and available method of conveyance. In all cases, where practical, economy fare will be utilized. If possible, the Insured's common carrier tickets will be used.

[“Verified Physical Attack” means deliberate physical harm of the Insured confirmed by documentation or physical evidence.]

[“Verified Threat of Physical Attack” means a threat against the Insured's health and safety as confirmed by documentation and/or physical evidence.]

EXCLUSIONS

The following exclusions apply to the Security Evacuation Benefits:

No benefits are payable under this Benefit for charges, fees or expenses:

- (1) payable under any other provision of this plan;
- (2) [that are recoverable through the Insured's employer;]
- (3) arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured, acting alone or in collusion with others;
- (4) arising from or attributable to an alleged:

- (a) violation of the laws of the Host Country by an Insured; or
 - (b) violation of the laws of the Insured's Home Country;
- unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured;
- (5) due to the Insured's failure to maintain and possess duly authorized and issued required travel documents and visas;
 - (6) arising from an Occurrence which took place in an Excluded Country;
 - (7) [for repatriation of remains expenses;]
 - (8) for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
 - (9) for medical services; [or]
 - (10) for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping; [or]
 - (11) [for consulting services seeking information on Missing Person or kidnapping cases;] [or]
 - (12) [arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;] [or]
 - (13) [arising from or attributable, in whole or in part to non-compliance by the Insured with regard to any obligation specified in a contract or license;] [or]
 - (14) [due to military or political issues if the Insured's Security Evacuation request is made more than [7-60] days after the Appropriate Authority(ies) Advisory was issued;] [or]
 - (15) [due to a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:
 - (a) is due to natural causes; and
 - (b) results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous].]

[SECURITY DEPOSIT PROTECTOR BENEFIT

[If, during a Stay at a Rental Property, an Insured [Person], causes any damage to, or theft of, real or personal property of the Rental Property as a result of inadvertent acts or omissions, the Insurer will reimburse the [Policyholder][Participating Organization][Rental Property] for the cost of repair or replacement of such property up to the Maximum Limit shown in the Schedule of Benefits.

Effective Dates. The Security Deposit Protector coverage will take effect on the date and time the Insured checks-in as a registered guest at the Rental Property, provided the appropriate premium has been paid by check-in.

Termination Dates. The Security Deposit Protector coverage will end on the earlier of: (1) the normal check-out time on the Insured's scheduled check-out date from the Rental Property; or (2) the actual date of departure of the Insured from the Rental Property.

In no event will coverage be provided for a Stay longer than [90-180] days from the date of check-in as a registered guest at a Rental Property.

Termination of coverage will not affect a claim for a covered Loss that occurred while the Insured's coverage was in force.

NOTICE OF CLAIM. All damage or theft for which a claim may be made under this coverage must be reported to the [Policyholder][Participating Organization][Rental Property] no later than the Termination Date.

SUBROGATION AND RIGHT OF RECOVERY. As a condition to receiving Security Deposit Protector benefits, the Insured (or, if he or she is deceased, an authorized representative of the Insured) [Insured][Policyholder][Participating Organization] [Rental Property] or the person to whom payment was

made, agrees, except as may be limited or prohibited by applicable law:

- (1) to reimburse the Insurer for any such benefits paid to or on behalf of the Insured or such other person, if such benefits are recovered, in any form, from any Third Party or Coverage; and
- (2) without limiting the preceding, that the Insurer is subrogated, for the purpose of the Insurer's recovery of any such benefits paid to or on behalf of the Insured or such other person, to any and all claims, causes of action or rights that he or she has or that may rise against any Third Party who has or may have caused, contributed to or aggravated the condition for which the [Insured] [Policyholder][Participating Organization][Rental Property] claims an entitlement to benefits, and to any claims, causes of action or rights he or she may have against any Coverage for the condition for which the [Insured][Participating Organization][Rental Property] claims an entitlement to benefits.

The Insurer will not pay or be responsible, without its written consent, for any fees or costs associated with the pursuit of a claim, cause of action or right by or on behalf of an Insured or such other person against any Third Party or Coverage.]

[Security Deposit Benefits will take effect [at] [on the earlier of: 1)] 12:01 a.m. Standard Time on the day after the date the premium is received by us [or the program administrator] [or authorized agent] [; or 2) if mailed, at 12:01a.m. Standard Time on the day after the postmarked date].]

DEFINITIONS

The following definitions apply to the Security Deposit Protector Benefit:

["Coverage" means any other fund or insurance policy (except the policy under which this coverage is provided) and any fund or insurance policy providing the [Policyholder][Participating Organization][Rental Property] with coverage for any claims, causes of action or rights the Insured or such other person may have against the [Policyholder][Participating Organization][Rental Property].]

"Insured" means a person who: (a) is a registered guest at a Rental Property; [(b) completes any required enrollment form for Security Deposit Protector coverage;] and (c) for whom premium has been paid by check-in at the Rental Property.

["Insured Person" means the Insured and all persons booked to share the same unit of accommodations at the Rental Property.]

["Rental Property" means a property [owned][managed] by the [Policyholder][Participating Organization][Rental Agency].]

["Stay" means the duration of time from the date the Insured checks-in at the Rental Property to the date the Insured checks-out of the Rental Property.]

"Third Party(ies)" means any person, corporation or other entity (except the Insured, [the [Rental Property] and the Insurer].)

EXCLUSIONS

The following exclusions apply to the Security Deposit Protector Benefit:

Benefits will not be provided for any loss or damage due to:

[(a) Natural Disaster;]

[(b) intentional acts of an Insured Person;]

[(c) gross negligence, willful and wanton conduct by an Insured Person;]

[(d) any cause, if the Insured does not report the loss or damage to the staff of the Rental Property by the Termination Date;]

[(e) normal wear and tear of the Rental Property unit;]

[(f) damage caused by any pet or other animal brought into the Rental Property unit;]

- [(g) loss of use of the Rental Property unit;]
- [(h) theft or damage to any property owned by or brought by an Insured Person onto the Rental Property premises;]
- [(i) theft or damage caused by anyone visiting other than an Insured Person;]
- [(j) theft without a valid police report;]
- [(k) damage without a valid police report unless the damage is caused by an Insured Person;]
- [(l) damage or theft in a Rental Property unit if the number of persons occupying the unit exceeds that unit's occupancy limit.]]

[CREDIT CARD COVERAGE BENEFIT

The Insurer will reimburse the Insured up to the Maximum shown on the Schedule for charges and interest incurred due to unauthorized use of the Insured's credit card if such use occurs during the Insured's Trip and, if the Insured has complied with all credit card conditions imposed by the credit card companies.

[LIMITATIONS

Benefits are not payable for any loss resulting in whole or in part from the unauthorized use of the Insured's credit card by an Immediate Family Member or Traveling Companion.]]

SECTION 7: EXCLUSIONS

GENERAL EXCLUSIONS

This plan does not cover any insured Loss caused by or resulting directly or indirectly from:

- [(1) intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, [Family Member,] [Traveling Companion] [or] [Business Partner] while sane or insane;]
- [(2) [pregnancy,] [childbirth,] [or] elective abortion, [other than Complications of Pregnancy];] [or] [Normal Pregnancy or Childbirth (unless as specifically covered herein), fertility treatments, or elective abortion, other than Unforeseen Complications of Pregnancy [of the Insured,] [a Traveling Companion] [or a Family Member;]]
- [(3) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same;] [(does not apply if [add appropriate option name – e.g. adventure sports coverage] is purchased);]
- [(4) mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment.] [(does not apply if [add appropriate option name] is purchased ;)]
- [(5) war or act of war, whether declared or not, civil disorder, riot, or insurrection;]
- [(6) operating or learning to operate any aircraft, as student, pilot, or crew;] [(does not apply if [add appropriate option name] is purchased);]
- [(7) air travel on any air-supported device, other than a regularly scheduled airline or air charter Insurer;] [(does not apply if [add appropriate option name] is purchased);]
- [(8) Loss or damage caused by [detention,] [confiscation,] [or] destruction [by customs];]
- [(9) any unlawful acts, committed by the [Insured,] [a Family Member,] [or] [a Traveling Companion,] [or] [Business Partner] whether insured or not;
- [(10) Mental, Nervous, or Emotional Illness or Disorder, Substance Abuse, Alcoholism or Drug Addiction or any related physical manifestation or rest cures [unless hospitalized];]
- [(11) if the Insured's tickets do not contain specific travel dates (open tickets);]
- [(12) use of drugs, narcotics, or alcohol, unless administered upon the advice of a Physician;]
- [(13) [full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium 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);]
- [(14) military duty;]
- [(15) participation in underwater activities;] [(does not apply if [add appropriate option name] is purchased);]
- [(16) [any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due the Insured;]
- [(17) Experimental or Investigative treatment or procedures;]
- [(18) any Loss that occurs at a time when this coverage is not in effect.]
- [(19) traveling for the purpose of securing medical treatment;]
- [(20) care or treatment which is not Medically Necessary;]
- [(21) any Trip taken outside the advice of a Physician;]
- [(22) Financial Default;]
- [(23) Participation in extreme, high-risk sports, i.e., [skydiving, hang gliding or parachuting;] [bungee jumping;][caving;] [extreme skiing, heli-skiing or skiing outside marked trails;] [body contact sports (meaning any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate);] [SCUBA diving below 120 feet (40 meters) without a dive master].
- [(24) An epidemic or pandemic;]
- [(25) Air, water or other pollution, or threat of a pollutant release;]
- [(26) Travel bulletins or alerts;]
- [(27) Governmental prohibitions or regulations;]
- [(28) Any problem or event that could have reasonably been foreseen or expected when coverage under the Policy was purchased;]

[PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Insurer will not pay for any Loss or expense incurred for [[Accidental Death Benefits] [Accidental

Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage]] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit] as the result of an [Injury,] [Sickness] [, Dental] [or] [other condition] [(including] [excluding] any condition from which death ensues)] of [an Insured,] [Traveling Companion,] [Service Animal] [Family Member booked to travel with the Insured] [Business Partner] [or] [Family Member] which, within the [90-180] day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.]

[WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

The Pre-Existing Condition Exclusion for [[Accidental Death Benefits] [Accidental Death and Dismemberment Benefits][Common Carrier Accidental Death and Dismemberment Benefits] [Medical Expense Benefits] [Sickness Medical Expense Benefits] [Dental Expense Benefits] [Emergency Evacuation Benefits] [Repatriation of Remains Benefits] [Trip Cancellation Benefits] [Trip Interruption Benefits] [Cancel Anytime Coverage] [Trip Delay Benefits] [Airline Delay Benefits] [Missed Connection Benefits] [Port of Call Benefits] [Hotel Overbooking Benefits] [Event Ticket Benefits] [Domestic Pet Benefits] [Rental Car Damage Benefits] [Vacation Rental Benefits] [Vacation Ownership Benefits] [Lost [Baggage][Personal Effects][Travel Documents][Musical Instruments][Sportsman Equipment][Golf Equipment] Benefits] [Security Evacuation Benefits] [Security Deposit Protection Benefits] [Credit Card Coverage Benefit, if included in the Insured's Policy, is waived provided the Insured meets the following requirements:

- 1) [the Insured's payment for this coverage is received prior to [or within [24 hours] [7 days] after his/her [Initial Trip Payment] [Final Payment] for his/her Trip;]
- 2) [the amount of Trip Cancellation Benefits purchased equals the full [cost] [duration] of the Trip. The [cost] [duration] of any subsequent Trips added to the Insured's original Trip (or any other travel arrangements made separately [not by the Insured's travel agent] must be insured within [24 hours] [7 days] of the payment for those other travel arrangements;]
- 3) [the Insured is not disabled from travel at the time he/she pays his/her premium;] [and]
- 4) [the booking for the Trip is the Insured's first and only booking for this travel period and destination].

ADDITIONAL EXCLUSIONS

[The following additional exclusions apply to [Accidental Death [And Dismemberment] [(Common Carrier Air Only)]:

- [(1) Sickness or disease whether the Loss results directly or indirectly from any of these;]
- [(2) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.]]

[The following additional exclusions apply to the Medical Expense Benefit:

[Unless otherwise provided by this plan,] Benefits will not be provided for any loss resulting [(in whole or in part)] from:

- [(1) routine physical examinations;]
- [(2) mental health care;]
- [(3) replacement of [hearing aids,] [eye glasses,] [contact lenses,] [sunglasses,] [artificial teeth,] [and] [prosthetics]

- [(4) routine dental care;]
- [(5) any service provided by the Insured, [a] [an Immediate] Family Member, or Traveling Companion or Traveling Companion's [Immediate] Family Member;]
- [(6) alcohol or substance abuse or treatment for the same.]

[The following additional exclusions apply to [Trip Cancellation] [and] [Trip Interruption]:

[Unless otherwise provided by this plan,] Benefits will not be provided for any loss resulting [(in whole or in part)] from:

- [(1) travel arrangements canceled by an airline, cruise line, or tour operator, except as provided elsewhere in the plan;]
- [(2) changes by the Insured[, a Family Member], [or Traveling Companion] [unless Cancel Anytime was purchased;]
- [(3) financial circumstances of the Insured, a Family Member, or a Traveling Companion;]
- [(4) any business or contractual obligations of the Insured, a Family Member, or Traveling Companion;]
- [(5) any government regulation or prohibition;]
- [(6) an event which occurs prior to the Insured's coverage Effective Date;]
- [(7) failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements.]]

[The following additional exclusions apply to Rental Car Damage Benefits:

Coverage is not provided [(in whole or in part)] for any loss due to:

- [(1) any Loss which occurs if the Insured or his/her Traveling Companion violates the rental agreement;]
- [(2) rentals of [trucks, [(not including jeeps or SUV's)]] [campers,] [trailers,] [off road vehicles,] [motor bikes,] [motorcycles,] [recreational vehicles,] [or] [Exotic Vehicles;]
- [(3) any obligation the Insured [or his or her Traveling Companion] assumes under any agreement [except insurance collision deductible;]
- [(4) failure to report the Loss to the proper local authorities and the rental car Insurer;]
- [(5) damage to any other vehicle, structure, or person as a result of a covered Loss;]
- [(6) participation in contests of speed, motor sport or motor racing including training or practice for the same;]
- [(7) driving under the influence of alcohol;]
- [(8) being under the influence of drugs or intoxicants, unless prescribed by a Physician;]
- [(9) war or act of war, whether declared or not, civil commotion, insurrection or riot;]
- [(10) Injury sustained while committing or attempting to commit a crime.]
- [(11) trucks that are over [18] feet long,
- [(12) glass damage;]
- [(13) overhead damage;]
- [(14) tire damage.]]

[The following additional exclusions apply to [Baggage/Personal Effects] [and] [Baggage Delay]:

Benefits will not be provided for any loss or damage to or resulting [(in whole or in part)] from:

- [(1) animals, rodents, insects or vermin;]
- [(2) bicycles (except when checked with a Common Carrier);]
- [(3) [motor vehicles, [aircraft,] [boats,] [boat motors,] [ATV's] [and] [other conveyances;]]
- [(4) [artificial prosthetic devices,] [false teeth,] [any type of eyeglasses,] [sunglasses,] [contact lenses,] [or] [hearing aids;]
- [(5) [tickets,] keys, notes, securities, accounts, bills, currency, deeds, food stamps or other evidences of debt, [credit cards,] [and other travel documents (except passports and visas)];]
- [(6) money, stamps, stocks and bonds, postal or money orders;]
- [(7) property shipped as freight, or shipped prior to the [Departure Date][Confirmation Begin Date];]
- [(8) contraband, illegal transportation or trade.]
- [(9) items seized by any government, government official or customs official;]
- [(10) [portable personal computers,] [cell phones,] [electronic organizers] [portable compact disc

- players,] [cameras,] [camera equipment;] [and] [wireless handheld devices]
- [(11) art objects or musical instruments;]
 - [(12) Business [samples] [items] [including but not limited to [business documents,] [meeting agendas,] [sales presentations] [or] [product samples];]
 - [(13) Property used in trade, business or for the production of income.]
 - [(14) natural defect or damage sustained due to any process or repair;]
 - [(15) defective materials or craftsmanship;]
 - [(16) inherent vice or damage;]
 - [(17) confiscation or expropriation by order of any government or public authority;] [or use of Insured's property for military purpose;]
 - [(18) seizure or destruction under quarantine or custom regulation;]
 - [(19) radioactive contamination;]
 - [(20) usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;]
 - [(21) transporting contraband or illegal trade;]
 - [(22) theft or pilferage while left unattended in any vehicle;]
 - [(23) mysterious disappearance;]
 - [(24) sporting equipment damaged while being used;]
 - [(25) breakage of brittle or fragile articles, such as [cameras,] [camera equipment and accessories] [cellular phones] [wireless handheld devices, musical instruments, radios, and similar property;] or
 - [(26) electrical current, including electric arcing that damages or destroys electrical devices or appliances].]
 - [(27) normal wear and tear;]
 - [(28) deterioration;]]

SECTION 8: CLAIMS PROVISIONS

Notice of Claim: The Insured must call [Us] [Our claims administrator] at [1-800-123-4567] as soon as reasonably possible, and be prepared to describe the Loss, the name of the entity that arranged the Trip (i.e., the Insured, tour operator, cruise line, or charter operator), the Trip dates, and the amount that the Insured paid. [We][Our Claims Administrator] will [process the claim] [fill in the claim form and forward it to the Insured for his or her review and signature]. [The completed form should be returned to [Us][Our claims administrator, per their instructions].]

Claim Forms: Upon receiving notice of claim, [We] [Our Claims Administrator] will [send claim forms to the claimant][process the claim] within 15 days. [If We do not furnish such claim forms, the Insured will satisfy the requirements of proof of loss by sending written (or authorized electronic or telephonic) proof of loss]. The proof must describe the occurrence, extent and nature of the loss.

Proof of Loss: All Proof of Loss under the Policy must be submitted to [Us][Our Claims Administrator] no later than one year after the date of Loss or insured occurrence or as soon as reasonably possible.

Payment of Claims: When Paid: Claims will be paid as soon as [We] [Our Claims Administrator] receive complete proof of Loss [and verification of age, where applicable].

Payment of Claims: To Whom Paid:

Benefits are payable to the Insured who applied for coverage and paid any required plan cost. Any benefits payable due to that Insured's death, will be paid to the survivors of the first surviving class of those that follow:

- (1) the Beneficiary named by that Insured and on file with Us. If no Beneficiary named, then
- (2) to his/her spouse, if living. If no living spouse, then
- (3) in equal shares to his/her living Children. If there are none, then
- (4) in equal shares to his/her living parents. If there are none, then
- (5) in equal shares to his/her living brothers and sisters. If there are none, then
- (6) to the Insured's estate.

[If a benefit is payable to a minor or other person who is incapable of giving a valid release, We 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 We make in good faith fully discharges Us to the extent of that payment.]

[Trip Cancellation and Trip Interruption Payment of Loss: The Insured must provide Us documentation of the cancellation or interruption and proof of the expenses incurred. The Insured must provide proof of payment for the Trip such as canceled check or credit card statements, proof of refunds received, copies of applicable tour operator or Common Carrier cancellation policies, and any other information reasonably required to prove the Loss. Claims involving Loss due to Sickness, Injury, or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement. The Insured must provide Us with all unused air, rail, cruise, or other tickets if he/she is claiming the value of those unused tickets.]

[Baggage and Personal Effects Payment of Loss: The Insured must: (a) report theft losses to police or other local authorities as soon as possible; (b) take reasonable steps to protect his/her Baggage from further damage and make necessary and reasonable temporary repairs; (The Insurer will reimburse the Insured for those expenses. The Insurer will not pay for further damage if the Insured fails to protect his/her Baggage); (c) allow the Insurer to examine the damaged Baggage and/or the Insurer may require the damaged item to be sent in the event of payment; (d) send proof of Loss as soon as possible from date of Loss, providing amount of Loss, date, time, and cause of Loss, and a complete list of damaged/lost items; or (e) in the event of theft or unauthorized use of the Insured's credit cards, the Insured must notify the credit card Insurer immediately to prevent further unlawful activity.]

[Baggage Delay Payment of Loss: The Insured must provide documentation of the delay or misdirection of Baggage by the Common Carrier and receipts for the Necessary Personal Effects purchases.]

[Medical Expense Payment of Loss: The Insured must provide Us with: (a) all medical bills and reports for medical expenses claimed; and (b) a signed patient authorization to release medical information to Us.]

[Car Rental Damage Payment 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 Insurer 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 Us all documentation such as rental agreement, police report, and damage estimate.]

[Domestic Pet Boarding Coverage Payment of Loss: The Insured must provide the following: Written confirmation of the reasons for delay from the Common Carrier whose delay resulted in the Loss, including but not limited to; scheduled departure and return times and actual departure and return times; written confirmation from the Commercial Kennel advising the original pick-up date and the actual pick-up date.]

[COORDINATION OF BENEFITS

I. Applicability.

- A. This Coordination of Benefits ("COB") provision applies to This Plan when an Insured has health care coverage under more than one Plan. "Plan" and "This Plan" are defined in Section II "Definitions."
- B. If this COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of This Plan are determined before or after those of another Plan. The benefits of This Plan:
 - (1) Shall not be reduced when, under the order of benefit determination rules, This Plan determines its benefits before another Plan; but
 - (2) May be reduced when, under the order of benefit determination rules, another Plan

determines its benefits first. This reduction is described in Section IV "Effect on the Benefits of This Plan."

II. Definitions.

A. "Plan" is any of these which provides benefits or services for, or because of, health care [or repatriation of remains]:

- (1) Group or group-type insurance contracts;
- (2) Group or group-type subscriber contracts;
- (3) Uninsured arrangements of group or group-type coverage;
- (4) Group or group-type coverage through health maintenance organizations and other prepayment, group practice and individual practice plans;
- (5) The medical benefits coverage in group and group-type automobile "no-fault" and traditional automobile "fault" type contracts; and
- (6) Coverage under a governmental plan or coverage required or provided by law; but not including: (a) a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time); or (b) a plan or law when, by law, its benefits are in excess of those of any private insurance plan or other non-governmental plan.

However, a Plan does not include school accident-type coverage that covers grammar, high school and college students for accidents only, including athletic injuries, either on a 24-hour basis or on a "to and from school" basis.

"Group-type" refers to contracts or coverages that are not available to the general public and can be obtained and maintained only because of membership in or connection with a particular organization or group. Group-type contracts and coverages answering this description are included in the definition of a Plan whether or not uninsured arrangements or individual contract forms are used and regardless of how the group-type coverage is designated (for example, "franchise" or "blanket").

Each contract or other arrangement for coverage described in this Subsection II (A) is a separate Plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate Plan.

B. "This Plan" is the part of the Policy that provides Medical Expense[and Emergency Evacuation/[Repatriation of Remains] benefits.

C. "Primary Plan/Secondary Plan": The order of benefit determination rules state whether This Plan is a Primary Plan or Secondary Plan as to another Plan covering the Insured. When This Plan is a Primary Plan, its benefits are determined before those of the other Plan and without considering the other Plan's benefits. When This Plan is a Secondary Plan, its benefits are determined after those of the other Plan and may be reduced because of the other Plan's benefits. When there are more than two Plans covering the Insured, This Plan may be a Primary Plan as to one or more other Plans, and may be a Secondary Plan as to a different Plan or Plans.

D. "Allowable Expense" means a necessary, reasonable and customary item of expense for health care[or repatriation of remains] when the item of expense is covered at least in part by one or more Plans covering the Insured. However, expenses due to or for the following are Allowable Expenses only to the extent that the expenses are Covered Expenses under the Policy: prescription drugs; dental, vision or hearing care; sickness, disease or infections or any kind (except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning)[; repatriation of remains]. Any expense in excess of the usual level of charges for similar care[or services] in the locality where the expense is incurred (for hospital room and board charges, in excess of the most common charge for hospital semi-private room and board in the hospital where the expense is incurred) is not an Allowable Expense. However, the difference between the cost of a private hospital room and a semi-private hospital room is an Allowable Expense if the Insured's stay in a private hospital room is medically necessary either in terms of generally accepted medical practice or as specifically defined in the Plan. When a Plan provides benefits in the form of services, the reasonable cash value of each service rendered is both an Allowable Expense and a

benefit paid.

- E. "Claim Determination Period" means["a calendar year" or at least another 12 consecutive month period]. However, it does not include any part of that period of time during which an Insured has no coverage under This Plan or any part of a year before the date this COB provision or a similar provision takes effect.

III. Order of Benefit Determination Rules.

- A. **General.** When there is a basis for a claim under This Plan and another Plan, This Plan is a Secondary Plan which has its benefits determined after those of the other Plan, unless:
- (1) The other Plan has rules coordinating its benefits with those of This Plan; and
 - (2) Both those rules and This Plan's rules, in Subsection B below, require that This Plan's benefits be determined before those of the other Plan.

This Coordination of Benefits provision will not be administered with respect to the Medical Expense Benefit under This Plan if the total of Reasonable and Customary Charges for Medically Necessary Covered Medical Services is less than \$250.

- B. **Rules.** This Plan determines its order of benefits using the first of the following rules which applies:
- (1) Non-Dependent/Dependent. The benefits of the Plan which covers the Insured as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the Plan which covers the Insured as a dependent. There is one exception: If the Insured is also a Medicare beneficiary, and as a result of the rule established by Title XVIII of the Social Security Act and implementing regulations, Medicare is:
 - (a) Secondary to the Plan covering the Insured as a dependent; and
 - (b) Primary to the Plan covering the Insured as other than a dependent (e.g., a retired employee);then the benefits of the Plan covering the Insured as a dependent are determined before those of the Plan covering that Insured as other than a dependent.
 - [(2)] Active/Inactive Employee. The benefits of a Plan which covers an Insured as an employee who is neither laid off nor retired are determined before those of a Plan which covers the Insured as a laid off or retired employee. If the other Plan does not have this rule and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.]
 - [(2)][3] Continuation Coverage. If an Insured whose coverage is provided under a right of continuation pursuant to federal or state law also is covered under another Plan, the benefits are determined in this order:
 - (a) First, the benefits of a Plan covering the Insured as an employee, member or subscriber;
 - (b) Second, the benefits under the continuation coverage.If the other Plan does not have this rule and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.
 - [(3)][4] Longer/Shorter Length of Coverage. If none of the above rules determines the order of benefits, the benefits of the Plan which covered an Insured for the longer term are determined before those of the Plan which covered that Insured for the shorter term.

IV. Effect on the Benefits of This Plan

- A. **When This Section Applies.** This Section IV applies when, in accordance with Section III "Order of Benefit Determination Rules," This Plan is a Secondary Plan as to one or more other Plans. In that event the benefits of This Plan may be reduced under this section. Such other Plan or Plans are referred to as "the other Plans" in Subsection B below.

- B. **Reduction in This Plan's Benefits.** The benefits of This Plan will be reduced when the sum of:
- (1) The benefits that would be payable for the Allowable Expenses under This Plan in the absence of this COB provision; and
 - (2) The benefits that would be payable for the Allowable Expenses under the other Plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made;
- exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of This Plan will be reduced so that they and the benefits payable under the other Plans do not total more than those Allowable Expenses. When the benefits of This Plan are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of This Plan.
- V. **Right to Receive and Release Needed Information.** Certain facts are needed to apply these COB rules. The Insurer has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. The Insurer need not tell, or get the consent of, any person to do this. Each person claiming benefits under This Plan must give the Insurer any facts it needs to pay the claim.
- VI. **Facility of Payment.** A payment made under another Plan may include an amount which should have been paid under This Plan. If it does, the Insurer may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under This Plan. The Insurer will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.
- VII. **Right of Recovery.** If the amount of the payments made by the Insurer is more than it should have paid under this COB provision, it may recover the excess from one or more of:
- A. The persons it has paid or for whom it has paid;
 - B. Insurance companies; or
 - C. Other organizations.]

ADDITIONAL CLAIMS PROCEDURES

[The following provisions apply to *[Baggage Delay, Baggage/Personal Effects, Rental Car Damage]*:

Notice of Loss. If the Insured's property covered under the Policy is lost or damaged, the Insured must:

- (1) notify the Insurer as soon as possible;
- (2) take immediate steps to protect, save and/or recover the covered property;
- (3) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
- (4) notify the police or other authority in the case of robbery or theft within 24 hours.

Proof of Loss. The Insured must furnish the Insurer with proof of loss. Proof of loss includes police or other local authority reports or documentation from the appropriate party responsible for the loss. It must be filed within 90 days from the date of loss. Failure to comply with these conditions shall not invalidate any claims under the Policy.

Settlement of Loss. Claims for damage and/or destruction shall be paid immediately after proof of the damage and/or destruction is presented to the Insurer. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. The Insured must present acceptable proof of loss and the value.

Valuation. The Insurer will not pay more than the Actual Cash Value of the property at the time of loss. 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 the Insured or the Insurer can make a written demand for an appraisal. After the demand, the Insured and the Insurer each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by the Insured is paid by the Insured. The Insurer will pay the appraiser it chooses. The Insured will share with us the cost for the arbitrator and the appraisal process.

Benefit to Bailee. This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

[The following provision applies to *[Accident Medical Expense, Baggage Delay, Baggage/Personal Effects, Rental Car Damage Emergency Evacuation and Repatriation of Remains]*]:

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

As a condition to receiving the applicable benefits listed above, as they pertain to this Subrogation provision, the Insured agrees, except as may be limited or prohibited by applicable law, to reimburse the Insurer for any such benefits paid to or on behalf of the Insured, if such benefits are recovered, in any form, from any Third Party or Coverage.

“Coverage” as used in this Subrogation section, means no fault motorist coverage, uninsured motorist coverage, underinsured motorist coverage, or any other fund or insurance policy (except coverage provided under the Policy to which this Description of Coverage is attached) and any fund or insurance policy providing the [Policyholder][Participating Organization] with coverage for any claims, causes of action or rights the Insured may have against the [Policyholder][Participating Organization]).

“Third Party” as used in this Subrogation section, means any person, corporation or other entity (except the Insured, the [Policyholder][Participating Organization] and the Insurer).]

SECTION 9: GENERAL PROVISIONS

Entire Contract; Changes: The Policy (including any endorsements or amendments), and the signed application[s] of the Policyholder [and Participating Organization] [and Insureds] are the entire contract. Any statements made by the Policyholder [or Participating Organization] [or Insureds] will be treated as representations and not warranties. No such statement shall void the insurance, reduce the benefits, or be used in defense of a claim for loss incurred unless it is contained in a written application and a copy is provided to the person who made such statement (or their beneficiary or representative).

To be valid, any change or waiver must be in writing. It must be signed by Our President or Secretary and be attached to the Policy. No agent has authority to change or waive any part of the Policy.

Examination Of Records And Audit: We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within 2 years after the termination of the Policy as they relate to the premiums or subject matter of this insurance.

Certificates Of Insurance: Where it is required by law, or upon the request of the Policyholder, We will make available certificates outlining the insurance coverage and to whom benefits are payable under the Policy.

Conformity With State Laws: On the effective date of the Policy, any provision that is in conflict with the laws in the state where it is issued is amended to conform to the minimum requirements of such laws.

Not In Lieu Of Workers' Compensation: The Policy is not a Workers' Compensation policy. It does not provide Workers' Compensation benefits.

Physical Examination and Autopsy. The Insurer at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.

Beneficiary Designation and Change. The Insured's beneficiary(ies) is (are) the person(s) designated by the Insured and on file with Us or Our authorized representative.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing the Us or Our authorized representative with a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

Assignment. [An Insured may not assign any of his or her rights, privileges or benefits under the Policy.] [An Insured may assign all of his or her rights, privileges and benefits under the Policy. The Insurer is not bound by an assignment until it receives and files a signed copy. The Insurer is not responsible for the validity of assignments. The assignee only takes such rights as the assignor possessed and such rights are subject to state and federal laws and the terms of the Policy.]

Misstatement of Age. If premiums for the Insured are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which the Insured is insured are based on age and the Insured has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Insurer may require satisfactory proof of age before paying any claim.

Legal Actions. No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of 3 years after the time

written proof of loss is required to be furnished.

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

Payment of Premium. Coverage is not effective unless all premium due has been paid to Us or Our authorized representative prior to a date of Loss or insured occurrence.

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.



**INSURANCE CORPORATION
HARRISBURG, PENNSYLVANIA**

**Administrative Office: [Wall Street Plaza, 88 Pine Street, 4th Floor, New York, NY 10005]
Toll-Free Telephone Number: [1-800-123-4567]**

MASTER APPLICATION FOR TRAVEL PROTECTION INSURANCE

Application is hereby made for a plan of Blanket Travel Protection Insurance based on the following statements and representations:

Name of Policyholder: [ABC Organization]

Address: [123 Main Street, City, State, ZIP]

Policy Number: [xxxxxxx]

Coverage(s) for which application is made:

[Accidental Death Benefits]
[Accidental Death & Dismember Benefits]
[Medical Expense Benefits]
[Dental Expense Benefits]
[[Emergency Evacuation] [and Repatriation of Remains] Benefits]
[Trip [Cancellation] [and/or] [Interruption] Benefits]
[Cancel Anytime Coverage]]
[Trip Delay Benefits]
[Airline Delay Benefits]
[Missed Connection Benefits]
[Port of Call Benefits]
[Hotel Overbooking Benefits]
[Event Ticket Benefits]
[Domestic Pet Benefits]
[Rental Car Damage Benefits]
[Vacation Rental Benefits]
[Vacation Ownership Benefits]
[[Baggage] [Personal Effects]][Travel Documents]][Musical Instruments]][Sportsman Equipment]][and]
[Golf Equipment] Benefits]
[Security Evacuation Benefit]
[Security Deposit Protection Benefits]
[Credit Card Coverage Benefit]

Policy Effective Date: [Month/Day/Year]

Policy Termination Date: [Month/Day/Year]

Authorized Signature for the Policyholder

Authorized Signature for QBEIC

Name and Title

Name and Title

Date

Date

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



**INSURANCE CORPORATION
HARRISBURG, PENNSYLVANIA**

**Administrative Office: [Wall Street Plaza, 88 Pine Street, 4th Floor, New York, NY 10005]
Toll-Free Telephone Number: [1-800-123-4567]**

ARKANSAS ENDORSEMENT

This Endorsement is attached to and made a part of Policy Number [12345] issued to [ABC Organization] (the Policyholder).

Effective [01/01/11], the Policy is hereby amended as follows:

SECTION 2: GENERAL DEFINITIONS

[The Definitions of "Participating Organization" and "Trust" are deleted, along with all references to these terms throughout the Policy. A trust arrangement will not be used.]

SECTION 3: EFFECTIVE AND TERMINATION DATES

[The Participating Organization Effective and Termination Dates provision is deleted. A trust arrangement will not be used.]

SECTION 6: DESCRIPTION OF BENEFITS

The following notice is added:

BENEFIT PAYMENTS ARE SUBJECT TO THE DEDUCTIBLE AND BENEFIT MAXIMUMS STATED ON THE SCHEDULE OF BENEFITS.

[If MEDICAL EXPENSE BENEFITS are included, the following benefit will always be included in the list of Covered Medical Expenses, subject to the same terms and conditions:

- (m) The following outpatient services provided they would be covered if performed on an inpatient basis: laboratory and pathological tests, including machine tests, ordered by the attending Physician when necessary to and rendered in conjunction with the medical or surgical diagnosis or treatment of a covered Injury [or Sickness].]

SECTION 7: EXCLUSIONS

[If a Pre-Existing Medical Condition Exclusion is included and it applies to MEDICAL EXPENSE BENEFITS, it is amended as follows:

"Pre-Existing Condition" means a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received during the 6 month period before the Insured's coverage became effective under the Policy. The term does not include genetic information in the absence of a diagnosis of the condition related to such information.

Pre-Existing Medical Conditions, as defined above, are excluded for the first twelve (12) months following the Insured's effective date of coverage under the Policy. When applying this exclusion to Medical Expense Benefits, We shall waive any time period applicable to a Pre-Existing Medical Condition for the period of time the Insured was previously covered by qualifying previous coverage provided such

qualifying previous coverage was continuous to a date not more than sixty-three (63) days prior to their effective date under the Policy. This Exclusion shall not apply to newborn or adopted children.]

SECTION 8: CLAIM PROVISIONS

The following is added to the Payment Of Claims: When Paid provision:

1. We shall pay or deny a Clean Claim within 30 days after We receive it if the claim was submitted electronically, or within 45 days after receipt if the claim was submitted by other means.
2. We shall notify the claimant within 30 days after receipt of the claim if We determine that more information is needed to resolve one or more issues. Our notice shall give an explanation of the additional information that is required. We may suspend the claim until We receive the requested information. We shall reopen and pay or deny a previously suspended claim within 30 days after We receive all the information We requested.
3. If We fail to pay or deny a Clean Claim in accordance with item 1. above or give notice in accordance with item 2. above, We shall pay a penalty to the claimant for the period beginning on the sixty-first day after receipt of the Clean Claim and ending on the Clean Claim payment date (the delinquent payment period), calculated as follows: the amount of the Clean Claim payment times 12% per annum times the number of days in the delinquent payment period, divided by 365. Such payment shall be paid without any action by the claimant.
4. If We fail to pay or deny a claim in accordance with item 2. above which is not already subject to the penalty for the claim imposed by item 3. above, We shall pay a penalty to the claimant for the period beginning on the forty-sixth day after the last item of information requested was received and ending on the claim payment date (the delinquent payment period), calculated as follows: the amount of the claim payment times 12% per annum times the number of days in the delinquent payment period, divided by 365. Such payment shall be paid without any action by the claimant.

“Clean Claim” means a claim for payment that is submitted on a HCFA 1500, on a UB92, in a format required by HIPAA, or on Our standard claim form with all required fields completed in accordance with Our published claim filing requirements. A Clean Claim shall not include a claim: (1) for payment of expenses incurred during a period of time for which premiums are delinquent; or (2) for which We need additional information in order to resolve one or more issues.

SECTION 9: GENERAL PROVISIONS

The following items are added:

The Insurance Company may be contacted at its Administrative Office:

QBE Insurance Corporation
Wall Street Plaza, 88 Pine Street, 4th Floor
New York, NY 10005
1-800-123-4567]

The Insurance Agent may be contacted at:

[Joseph Agent
123 Main Street
Anytown, AR 12345
1-800-234-5678]

The State Insurance Department may be contacted at:

Arkansas Insurance Department
[1200 West Third Street
Little Rock, AR 72201-1904
1-800-852-5494 or 501-371-2640]

Guaranty Association Notice:

**LIMITATIONS AND EXCLUSIONS UNDER THE
ARKANSAS LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which benefits could be provided out of the assets of the impaired or insolvent insurer.

In all other respects, the Policy remains the same.

Signed for the Company:



Robert D. Byler, President



Peter T. Maloney, Corporate Counsel &
Corporate Secretary

SERFF Tracking Number: PLIS-127170807

State: Arkansas

Filing Company: QBE Insurance Corporation

State Tracking Number: 48800

Company Tracking Number: TRAVEL

TOI: H19G Group Health - Travel

Sub-TOI: H19G.000 Health - Travel

Product Name: Travel

Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: readability.pdf	Approved-Closed	06/02/2011

	Item Status:	Status Date:
Satisfied - Item: Application Comments: The Master Application QBTA-0001(11-10)-AR is new and is attached to the Form Schedule tab of this submission.	Approved-Closed	06/02/2011

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: cover letter.pdf	Approved-Closed	06/02/2011

	Item Status:	Status Date:
Satisfied - Item: List of Forms Comments: Attachment: list of forms-AR.pdf	Approved-Closed	06/02/2011

	Item Status:	Status Date:
Satisfied - Item: Explanation of Variable Material Comments: Attachment:	Approved-Closed	06/02/2011

SERFF Tracking Number: PLIS-127170807 State: Arkansas
Filing Company: QBE Insurance Corporation State Tracking Number: 48800
Company Tracking Number: TRAVEL
TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
Product Name: Travel
Project Name/Number: /
explanation of variables.pdf

		Item Status:	Status
Satisfied - Item:	Authorization	Approved-Closed	Date: 06/02/2011
Comments:			
Attachment:			
QBE authorization.pdf			

QBE Insurance Corporation
Policy Form QBTP-0001(11-10) et al.

READABILITY CERTIFICATION

The above captioned policy form has been Flesch scored. The following items were deleted before the scoring was done:

- (1) the name and address of the insurer;
- (2) the name, number and title of the policy;
- (3) the table of contents;
- (4) captions and subcaptions;
- (5) specification pages, schedules and tables; and
- (6) words that are defined in the policy forms.

The Flesch score attained was 45.2 and therefore exceeds the minimum Readability score.

A handwritten signature in black ink, appearing to read "J. M. Plisky". The signature is written in a cursive style with a large, sweeping initial "J".

John M. Plisky
Consultant

May 17, 2011

PLISKY PLISKY & CO. LLC

617 UNION AVENUE, UNIT 1-21 ◇ BRIELLE, NJ 08730 ◇ PHONE: (732) 223-0770 ◇ FAX: (732) 223-1776

May 17, 2011

Arkansas Insurance Department
Life and Health Division
1200 West Third Street
Little Rock, AR 72201-1904

Re: QBE Insurance Corporation
 NAIC#: 39217 FEIN: 22-2311816
 Policy Forms: QBTP-0001(11-10) Blanket Travel Protection Insurance Policy
 QBTC-0001(11-10) Blanket Travel Protection Certificate of Insurance
 QBTA-0001(11-10)-AR Master Application for Travel Protection Insurance
 QBTE-0001(11-10)-AR Arkansas Endorsement

Dear Sir/Madam:

New Submission. These blanket travel policy forms provide Accidental Death and Dismemberment (AD&D) and ancillary travel benefits while on a covered trip.

Marketing will be to common carrier blanket group policyholders. These policy forms are new and do not replace any of the Company's forms currently on file with your office.

The Medical Expense Benefits provide coverage for Accident-Only or Accident & Sickness. However since Sickness coverage is limited to specific short-term circumstances (while on a covered trip), the Company believes the mandated benefits and provisions normally required for a major medical health insurance policy would not apply.

State-Specific Endorsement. In order to accurately administer this business nationwide, provisions needed to meet your state's requirements are included on the enclosed state-specific endorsement that will be attached to all policies in your state.

Variable Material. Variable material is shown in brackets. An *Explanation of Variable Material* has been included which explains how material in brackets is to be utilized.

Filing Authority. This filing is being made by Plisky Plisky & Co. LLC on behalf of the Company. A letter of filing authorization is attached.

Sincerely,



John M. Plisky, Consultant

QBE Insurance Corporation

LIST OF FORMS

Blanket Travel Protection Insurance Policy	QBTP-0001(11-10)
Blanket Travel Protection Certificate of Insurance	QBTC-0001(11-10)
Master Application for Blanket Travel Protection Insurance	QBTA-0001(11-10)-AR
Arkansas Endorsement	QBTE-0001(11-10)-AR

QBE Insurance Corporation
Policy Form QBTP-0001(11-10) et al.

EXPLANATION OF VARIABLE MATERIAL

This is a supplement to the submission and provides an explanation as to the use of variable material. Variable material is signified by brackets throughout the policy forms and allows them to be tailored to the actual plan selected by the policyholder.

Besides self-explanatory items such as the policyholder's name, address, effective date, etc., there are two types of variable material.

Type A: This is bracketed policy language. These items will be *in-or-out*, which means they will appear as submitted or will be entirely omitted.

Decisions on whether a Type A variable is *in-or-out* will depend on the characteristics of the plan selected by the policyholder.

Type B: These are bracketed numeric items. These are items such as benefit amounts, benefit periods, etc.

The actual numeric range to be used is contained within the brackets.

Decisions as to which numeric values are selected will depend on the characteristics of the plan selected by the policyholder and will never be less than the any minimum amount required by law.



February 10, 2011

To Whom It May Concern:

Please be advised that until this authority is revoked in writing, John M. Plisky of Plisky Plisky & Co. LLC of Brielle, New Jersey are hereby authorized to act as our agent and to perform each and every act necessary in connection with the filing of policy forms and rate information on our behalf.

By: 

Name: Steven Gransbury

Title: SVP, QBE Accident & Health

Date: February 10, 2011