

**PLAN DESCRIPTION
For**



Music Celebrations International

**Travel
Protection
Plan**

IMPORTANT HIGHLIGHTS

Access Your Medical Records Online
(www.globalxpi.com)

Note: This plan may not be purchased after
You have made final payment for Your Trip.



Arch Insurance Company
Administrative Office: 300 Plaza Three
Jersey City, NJ 07311

**Music Celebrations International, Inc.
Premier Plan # A374P**

**DESCRIPTION OF COVERAGE
SHORT TERM TRAVEL INSURANCE**

**This Program is issued for a stated term shown in Your
Schedule of Coverage and Service**

This Description of Coverage describes all of the travel insurance benefits, underwritten by Arch Insurance Company and herein referred to as the Company (“We”, “Us” or “Our”) under Policy Number 11TVL9476700. The insurance benefits vary from program to program. Please refer to the Schedule of Benefits and Services. It provides the Insured (“You” or “Your”) with specific information about the program You purchased.

The master policy is on file with American Group Travel Trust, Bank Newport as Trustee. In the event of any conflict between the Description of Coverage and the master policy, the master policy will govern.

Notice to Residents of: Alabama, Alaska, Arkansas, Connecticut, Georgia, Illinois, Kansas, Louisiana, Maine, Mississippi, Nebraska, Nevada, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin and Wyoming. Your Policy consists of this Description of Coverage, Your Schedule of Coverage and Service and the enclosed applicable State Exceptions.

Schedule of Benefits

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment.....	\$25,000
Emergency Medical Expense/Emergency Assistance	
Emergency Accident and Sickness Medical Expense..	\$25,000
Emergency Evacuation and Repatriation	\$50,000
Trip Cancellation	Amount Purchase
Trip Interruption.....	Amount Purchase
Missed Connection.....	\$750
Trip Delay (Up to \$150 Per Day)	\$750
Baggage/Personal Effects	\$1500
Baggage Delay.....	\$250
Cancel For Any Reason	75% of prepaid, Non-refundable Trip Cost

Schedule of Services

Benefit	Maximum Benefit Amount
One Call 24-Hour Assistance Services.....	Included
Global Xpi Medical Records Services	Included

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FOURTEEN-DAY LOOK

You may cancel insurance under the Policy by giving Us or Our agent written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, We will refund Your premium paid provided no Insured has filed a claim under the policy.

SECTION 1 - Coverages

ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Trip, sustain a loss shown in the Table below. The loss must occur within 180 days after the date of the Accident causing the loss.

Exposure: We will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident. The loss must occur within 180 days after the event which caused the exposure.

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

Table of Losses

Loss:	Percentage of Principal Sum Payable:
Life.....	100%
Both Hands or Both Feet.....	100%
Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
Either Hand or Foot and Sight of One Eye.....	100%
Either Hand or Foot	50%

“**Loss**” with regard to: 1) hand or foot, means actual complete severance through and above the wrist or ankle joints; and 2) eye means an entire and irrecoverable loss of sight.

The Principal Sum is the Maximum Benefit Amount shown on the Schedule of Benefits.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

EMERGENCY ACCIDENT & SICKNESS MEDICAL EXPENSE

We will pay benefits, up to maximum shown on the Schedule of Benefits, if You incur necessary Covered Medical Expenses as a result of an Accidental Injury which occurs during the Trip or a Sickness which first manifests itself during the Trip.

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

- (a) the services of a Physician;
- (b) Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a hospital room for recovery from an Accidental Injury or Sickness);
- (c) charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance services;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies;
- (f) up to \$750 for emergency dental treatment for the relief of pain.

We will not pay benefits in excess of the reasonable and customary charges.

“**Reasonable and Customary Charges**” means charges commonly used by Physicians in the locality in which care is furnished.

We will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

We will advance payment to a Hospital, up to the maximum shown on the Schedule of Benefits, if needed to secure Your admission to a Hospital because of an Accidental Injury or a Sickness.

MEDICAL EVACUATION AND REPATRIATION OF REMAINS

Emergency Medical Evacuation

We will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while You are on a Trip.

Benefits payable are subject to the Maximum Amount per Insured shown on the Schedule of Benefits for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes.

A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. It must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities.

The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

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

Transportation of Dependent Children: If You are hospitalized for more than seven (7) days, We will pay subject to the limitations set out herein, for expenses to return where they reside, with an attendant if necessary, any of Your Dependent Children and any minor persons under Your care who were accompanying You when the Injury or Emergency Sickness occurred and were left alone, but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.

Transportation to Join You: If You are hospitalized for more than seven (7), We will pay subject to the limitations set out herein, for expenses to bring one person chosen by You to and from the Hospital or other medical facility where You are confined if You are alone, but not to exceed the cost of one round-trip economy airfare ticket.

Non-Emergency Medical Evacuation

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

Expenses are also payable for a non-emergency Medical Evacuation, including medically appropriate Transportation and medical care en route, to a Hospital or to Your place of residence in the U.S. or Canada, when deemed medically necessary by the attending Physician, subject to the prior approval of the Assistance Company.

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

“**Emergency Evacuation**” means Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained.

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

“**Transportation**” means any land, sea or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

All covered Transportation expenses must be approved in advance and arranged by an Assistance Company representative appointed by Us.

Repatriation of Remains

We will pay the reasonable Covered Expenses incurred to return Your body to Your primary residence if You die during the Trip. This will not exceed the maximum shown on the Schedule of Benefits.

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

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

TRIP CANCELLATION, TRIP INTERRUPTION, MISSED CONNECTION AND TRIP DELAY

Trip Cancellation

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from taking Your Trip due to the following Unforeseen events:

- a) Sickness, Accidental Injury or death of You, Your Traveling Companion, Family Member or Business Partner which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date;
- b) You or Your Traveling Companion being: hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster or burglary of Your principal place of residence within 10 days of departure;
- c) You or Your Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to Your scheduled point of departure;
- d) Your transfer by the employer with whom You are employed on Your Effective Date which requires Your principal residence to be relocated;

- e) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage;
- f) You or Your Traveling Companion or Family Member, who are military personnel are called to emergency duty for a Natural Disaster;
- g) You or Your Traveling Companion being called into active military service by having Your or his/her leave revoked;
- h) Strike that causes complete cessation of services for at least 12 consecutive hours;
- i) Weather which causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- j) a documented theft of passports or visas;
- k) You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- l) Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy or financial default;
- m) Natural Disaster or documented man-made disaster at the site of Your destination which renders Your destination accommodations uninhabitable;

We will reimburse You for the following:

- a) the amount of unused non-refundable prepaid payments or deposits that you paid for the Trip.

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

Single Occupancy Coverage: We will reimburse You, up to the maximum shown on the Schedule of Benefits, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Trip delayed, canceled, or interrupted for a covered reason and You do not cancel or Interrupt Your Trip.

Trip Interruption

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are unable to continue on Your Trip due to the Unforeseen events listed under **TRIP CANCELLATION**.

We will pay for the following:

- a) unused, non-refundable Land/Sea Arrangements to the Travel Suppliers;
- b) up to the maximum shown in the Schedule of Benefits for the airfare paid, less the value of applied credit from an unused return travel ticket:
 - 1. to reach the original destination if You are delayed and leave after the Scheduled Departure Date; or

- 2. to return You to the return destination of the Trip as specified in the original travel documents; or
- 3. from the point where You interrupted the Trip to rejoin the Trip;

Airfare listed under this item b, is limited to the cost of one-way airfare using the same class of fare as the original ticket.

We will also pay for reasonable additional meals, lodging, and transportation expenses incurred by You (up to \$150 a day, to a maximum of \$750) if a Traveling Companion must remain hospitalized or if You must extend the Trip with additional hotel nights due to a Physician certifying You cannot fly home due to an Injury or a Sickness that does not require hospitalization.

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

Missed Connection

A maximum benefit of up to the amount on the Schedule of Benefits is provided to cover for loss(es) You incur due to missed Trip departures which result from cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier caused delay.

Maximum benefits of up to the amount shown in the Schedule of Benefits are provided to cover additional transportation expenses needed for You to join the departed Trip, reasonable accommodation and meal expenses, and non-refundable trip payments for the unused portion of your Trip. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Trip due to Inclement Weather.

Trip Delay

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

Covered Expenses Include:

- (a) any reasonable additional transportation expenses incurred;
- (b) meals and accommodations.

Expenses must be incurred by You. We will not reimburse gas or automobile miles You incur during a covered delay.

“Hazard” means:

- a) any delay of a Common Carrier (including Inclement Weather);
- b) any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved;
- c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot;

- d) severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation Records.

BAGGAGE / PERSONAL EFFECTS AND BAGGAGE DELAY

Baggage / Personal Effects

We will reimburse You, up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You during the Trip.

There is a per article limit of \$300.

There is a combined maximum limit of \$600 total for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sporting equipment, Ski Equipment, personal computers, radios, cameras, camcorders and their accessories and related equipment and other electronic items.

We will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies.

We will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

We will pay the lesser of the following:

- (a) Actual Cash Value at time of loss, theft or damage to baggage and personal effects (purchase price less depreciation as determined by Us); or
- (b) the cost of repair or replacement.

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

Baggage Delay

We will reimburse You for the expense of necessary personal effects, up to the maximum shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four (24) hours, while on a Trip, except for travel to Your final destination or place of residence.

You must be a ticketed passenger on a Common Carrier.

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

CANCEL FOR ANY REASON

Be advised that We require You to purchase this policy with or by final payment due date for Your Trip.

We will pay a benefit, up to the maximum shown on Your Schedule of Benefits, if You are prevented from taking Your Trip for all reasons up to two (2) days or more prior to the Scheduled Departure Date for Your Trip.

We will reimburse You for the following:

- a) 75% of the amount of unused non-refundable prepaid payments or deposits that You paid for the Trip.

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

SECTION 2 - General Definitions

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

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

“Actual Cash Value” means purchase price less depreciation.

“Assistance Company” means the service provider with which the Company has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.

“Baggage” means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.

“Bodily Injury” means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.

“Business Equipment” means property used in trade, business, or for the production of income; or offered for sale or trade or components of goods offered for sale or trade.

“Business Partner” means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day to day management of the business.

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

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

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

“Company” means Arch Insurance Company. Company also means We, Us or Our.

“Complication of Pregnancy” means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.

“Covered Expenses” shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Sickness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under the policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

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

“Domestic Partner” means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.

“Economy Fare” means the lowest published rate for a one-way or round trip economy ticket.

“Effective Date” means the date and time Your coverage begins, as outlined in the General Provisions section of the policy.

“Family Member” means Your or Your Traveling Companion’s legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

“Hazard” means: a) any delay of a Common Carrier (including Inclement Weather); b) any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot; d) severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation Records.

“Hospital” means a facility that: a) holds a valid license if it is required by the law; b) operates primarily for the care and treatment of sick or injured persons as in-patients; c) has a staff of one or more Physicians available at all times; d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call; e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

“Inclement Weather” means any severe weather condition other than a hurricane which delays the scheduled arrival or departure of a Common Carrier.

“Injury” means Bodily Injury caused by an Accident occurring while 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 and require emergency care.

“Insured” means a person while covered under the policy and for whom the required premium is paid. Insured also means “You” or “Your”.

“Land/Sea Arrangements” means land and or sea arrangements made by the Travel Supplier.

“Loss” means injury or damage sustained by You as a result of one or more of the occurrences against which We have undertaken to indemnify You.

“Maximum Benefit” means the largest total amount of Covered Expenses that We will pay for You.

“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; and (3) is ordered by a Physician and performed under his or her care, supervision or order.

“Natural Disaster” means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.

“Physician” means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license and shall include Christian Science Practitioners. The treating Physician may not be You, a Traveling Companion or a Family Member.

“Pre-Existing Condition” means any injury, sickness or condition of You, a Traveling Companion, or Your or Your Traveling Companion’s Family Member booked to travel with You for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

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

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

“Sickness” means an illness or disease which is diagnosed or treated by a Physician after the Effective Date of insurance and while You are covered under the policy.

“Ski Equipment” means skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings, snowboard boots, snowblades and any other recognized snowsports equipment.

“Strike” means a stoppage of work (a) announced, organized and sanctioned by a labor union; and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strikes are work slowdowns and sickouts. Coverage is only valid if Your Trip Cancellation coverage is effective prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike.

“Terrorist Attack” means an incident deemed an act of terrorism by the U.S. Government.

“Travel Supplier” means Music Celebrations International, Inc.

“Traveling Companion” means a person or persons with whom You have coordinated travel arrangements and intend to travel with during the Trip. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

“Trip” means prepaid Land/Sea Arrangements and shall include flight connections to join or depart such Land/Sea Arrangements provided such flights are scheduled to commence within 7 days of the Land/Sea Arrangements.

“Unforeseen” means not anticipated or expected and occurring after Your Effective Date.

“Used” means to avail oneself of, to employ, to expend or consume, or to convert to one’s service.

SECTION 3 - General Limitations And Exclusions

The following exclusions apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Accidental Death & Dismemberment, Emergency Sickness Medical Expense, Emergency Accident Medical Expense, Emergency Evacuation, Repatriation of Remains, Baggage/Personal Effects, and Baggage Delay.

This policy does not cover Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the General Definitions section (except Emergency Evacuation and Repatriation of Remains) unless: a) the policy is purchased with or by final payment due date for Your Trip; b) the booking for the Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time You pay the premium;
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) committed by You, a Traveling Companion or Family Member, whether insured or not unless results in the death of a non-traveling immediate Family Member;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. participation in any military maneuver or training exercise;
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. mental or emotional disorders, unless hospitalized;
7. participation as a professional in athletics;
8. expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
9. commission or the attempt to commit a criminal act by You, a Traveling Companion, or Family Member, whether insured or not;
10. participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; any race or speed contest; bungee cord jumping; scuba diving (unless PADI or NAUI certified); spelunking or caving; heliskiing; extreme skiing;
11. dental treatment except as a result of an Injury to sound natural teeth;
12. pregnancy and childbirth (except for complications of pregnancy);
13. traveling for the purpose of securing medical treatment;
14. a Loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for You;
15. civil disorder or riot;
16. riding or driving in any motor competition.

The following limitation applies to Trip Cancellation:

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

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

We will not provide benefits for any Loss or damage to: animals; automobiles and automobile equipment; boats or other vehicles or conveyances; trailers; motors; motorcycles; aircraft; bicycles (except when checked as baggage with a Common Carrier); household effects and furnishing; antiques and collectors items; eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, stamps, securities and documents; tickets; professional or occupational equipment or property, whether or not electronic business equipment; telephones; sporting equipment if Loss or damage results from the use thereof.

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

Breakage of brittle or fragile articles; wear and tear or gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; property shipped as freight or shipped prior to the Scheduled Departure Date.

To facilitate prompt claims settlement:

Trip Cancellation:

Immediately, or as soon as possible, call Your Travel Supplier and the Program Administrator (see Where To Present A Claim) to report Your cancellation to avoid non-covered charges due to late reporting.

If You are prevented from taking Your Trip due to Sickness or Injury, You should obtain medical care immediately. We require a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions prevented Your participation in the Trip. Provide all unused transportation tickets, official receipts, etc.

Trip Delay or Missed Connection:

Obtain any specific dated documentation, which provides proof of the reason for delay (airline or cruise line forms, medical statements, etc).

Submit this documentation along with Your trip itinerary and all receipts from additional expenses incurred.

Medical Expenses:

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

Baggage:

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

WHERE TO PRESENT A CLAIM

Present all claims to the Program Administrator:

Trip Mate, Inc.*

9225 Ward Parkway, Suite 200

Kansas City, Missouri 64114

Tel: 1-800-888-7292

Plan Number: A374P

Claims may also be reported/completed online at:

www.tripmate.com

*In CA, dba Trip Mate Insurance Agency

SECTION 4 - Claims Procedures and Payment

PAYMENT OF CLAIMS

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

- a) Your spouse;
- b) Your child or children jointly;
- c) Your parents jointly if both are living or the surviving parent if only one survives;
- d) Your brothers and sisters jointly; or
- e) Your estate.

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

All or a portion of all other benefits provided by the policy may, at Our option, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You.

Any payment made in good faith will discharge Our liability to the extent of the claim.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other insurance policies. In no event will We reimburse You for an amount greater than the amount paid by You.

NOTICE OF CLAIM

Written notice of claim must be given by the Claimant (either You or someone acting for You) to Our designated Program Administrator (Trip Mate, Inc.) within twenty (20) days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name and the policy number. Notice should be sent to Our Program Administrator (see Where To Present a Claim) or to Us.

PROOF OF LOSS

The Claimant must send Us, or Our designated representative, proof of loss within ninety (90) days after a covered loss occurs or as soon as reasonably possible.

OTHER INSURANCE WITH THE COMPANY

You may be covered under only one travel policy with Us for each Trip. If You are covered under more than one such policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

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

NOTICE OF LOSS

If Your property covered under the policy is lost, stolen or damaged, You must:

- (a) notify Us, or Our authorized representative as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
- (d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

PROOF OF LOSS

You must furnish Our designated Program Administrator (Trip Mate, Inc.) or Us, with proof of loss. This must be a detailed statement. It must be filed with Our Program Administrator or Us, within ninety (90) days from the date of loss. Failure to comply with these conditions shall invalidate any claims under the policy.

SETTLEMENT OF LOSS

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

VALUATION

We will not pay more than the Actual Cash Value of the property at the time of loss. Damage will be estimated according to Actual Cash Value with proper deduction for depreciation as determined by Us. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

DISAGREEMENT OVER SIZE OF LOSS

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

SECTION 5 - General Provisions

**The following provisions apply to all coverages:
SCHEDULE OF COVERAGE AND SERVICE**

WHEN YOUR COVERAGE BEGINS

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

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

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

WHEN YOUR COVERAGE ENDS

Your coverage will end at 11:59 P.M. local time on the date which is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets;
- (b) the date You return to Your origination point if prior to the Scheduled Return Date;
- (c) If You extend the return date, coverage will terminate at 11:59 P.M. local time at Your location on the Scheduled Return Date;
- (d) The date You cancel Your Trip.

EXTENDED COVERAGE

Coverage will be extended under the following conditions:

All coverage under the policy will be extended, if: (a) Your entire trip is covered by the policy; and (b) Your return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel

Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

EXCESS INSURANCE

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity except for:

- Accidental Death & Dismemberment;
- Emergency Accident and Sickness Medical Expense;
- Emergency Evacuation and Repatriation of Remains;
- Baggage/Personal Effects;
- Baggage Delay; or
- as required by state law.

If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

MODE OF PREMIUM

The required premium must be paid to Us or Our authorized representative prior to the Scheduled Departure Date of the Trip.

LEGAL ACTIONS

No legal action for a claim can be brought against Us until sixty (60) days after We receive proof of loss. No legal action for a claim can be brought against Us more than two (2) years after the time required for giving proof of loss.

CONTROLLING LAW

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

MISREPRESENTATION AND FRAUD

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

SUBROGATION

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

ASSIGNMENT

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

Schedule of Services

Benefit	Maximum Service Amount
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One Call 24-Hour Assistance Services.....	Included
Global Xpi Medical Records Services	Included



One Call

Worldwide Travel Services Network

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

Medical Consultation and Monitoring - If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance.

We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation - When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home.

Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy.

All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments - We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance - We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

Repatriation of Remains - In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

24 Hour Legal Assistance - If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

Nurse Helpline - Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

One Call Travel Solutions

24-Hour Worldwide Travel Services

Message Services - We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

Language Interpretation Services - We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer - We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services - We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Travel Document and Ticket Replacement - When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or Your failure to obtain medical treatment.

ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available.

Register at www.globalxpi.com or call, toll free:

1-800-379-9887 Use Program Code A374P

These Services are Provided by: Global Xpi, Inc.

Business Services

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

One Call Concierge Services

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

The 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network, Inc.

CONTACTING ONE CALL'S 24-HOUR SERVICE CENTER

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

Within U.S.A. & Canada Outside U.S.A. & Canada

1-800-555-9095

1-603-894-4710

YOUR PLAN NUMBER: A374P

Disclosure Notice:

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Purchasing travel insurance is not required in order to purchase any other products or services offered by the Travel Retailer.

The Travel Retailer's employees are not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance offered by the Travel Retailer or to evaluate the adequacy of a prospective insured's existing insurance coverage.