

## Benefits of your travel protection plan

You've made a wise decision to protect your upcoming trip with travel insurance. You're not only protecting your trip investment and insuring yourself against potential emergency expenses, you're receiving valuable travel services. Exclusively from Insure America, your travel protection plan includes:

## Livetravel - your personal travel assistant

We're open 24 hours a day to help you with last-minute or **emergency travel arrangements** such as flight changes, lost luggage tracking, hotel or ground transportation reservations, and more!



## Livetravel

### 24-Hour Emergency Assistance

Call us 24-hours a day if you need to make emergency or last-minute changes to your itinerary.

**1-800-000-0000**

Flights • Hotels • Rental Cars • Lost Luggage Tracking

KEEP THIS CARD WITH YOU WHEN YOU TRAVEL.

## CERTIFICATE OF INSURANCE

Please read carefully.

The following insurance plan(s) is applicable only if the appropriate premium has been paid.

### SCHEDULE OF BENEFITS

#### Land and Air Tour Cost

#### Trip Cancellation & Interruption

\$ 600 Travel Delay (maximum \$200 per day)

\$ 2,000 Baggage & Travel Documents

\$ 500 Baggage Delay

\$10,000 Medical Expense

\$15,000 Emergency Medical Transportation

\$15,000 Accidental Death & Dismemberment

Optional Collision Damage Waiver Program  
\$25,000 Collision Damage Waiver

#### PRE-EXISTING CONDITION EXCLUSION WAIVER

If insurance is purchased by final trip payment, the Pre-Existing Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your premium. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

For coverage questions or to request a claim form, call toll-free 1-800-826-3899.

#### Blanket Travel Accident Insurance

This certificate describes the benefits and basic provisions of the policy. Read it with care. The policy is the only contract under which benefits are paid.

#### PLEASE READ YOUR CERTIFICATE CAREFULLY!

#### Trustee of the TRAVEL GUARD Group, Inc.

#### Blanket Insurance Trust (the Policyholder)

The Insurance Company of North America, 1601 Chestnut Street, Philadelphia, PA, which has issued the Travel Guard Program (TGP) policies, certifies that you, the Insured(s) named in the Individual Application (each herein called the Insured), are covered by the Group Policy. This coverage is subject to the exclusions shown and all other terms of the Policy. This certificate replaces any and all certificates which may have been issued to the Insured in the past under the Policy. The Insurer reserves the right to reject a claim if any information was false or omitted from the application.

*George D. Mulligan*  
GEORGE D. MULLIGAN, Secretary

**Important:** Exclusions apply to certain medical conditions if the above Pre-Existing Conditions Exclusion Waiver is not purchased by or at the time of final trip payment.

PRODUCT NUMBER: 004258

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

## DEFINITIONS

**"Accident"** means an unexpected, unintended, unforeseeable event causing injury or property damage. The Accident must happen while the Insured is covered under the Policy.

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

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

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

**"Destination"** means the place where the Insured expects to travel on his/her trip.

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

**"Family Member"** means a Traveling Companion(s), and the Insured's or Traveling Companion's spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, or legal ward. It also means the Insured's business partner. **"Business Partner"** means someone who is a majority stockholder, managing officer, or majority owner of the company).

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

**"Initial Trip Payment"** means the date the first deposit is made to the Insured's travel agent toward the cost of the Insured's trip.

**"Injury"** is a bodily injury, caused by an Accident and resulting directly and independently of all other causes in loss covered by the policy. The Accident must happen while the Insured is covered under this policy. Also requires treatment by a Doctor.

**"Insured"** means the person named by the tour operator as a participant in this insurance program.

**"Medical Expenses"** mean reasonable and necessary costs of treatment for injury or sickness which are provided by a medical doctor, dentist, or professional nurse on an emergency or urgent basis, which are actually incurred by the Insured.

**"Reasonable and Customary Expenses"** means the prevailing charge made by most providers of a given service in the geographic area where the service is received. In no event will the Reasonable and Customary Expenses exceed the actual amount charged.

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

**"Sickness"** means an illness, disease, or injury which requires treatment by a Doctor.

**"Strike"** means a stoppage of work (a) announced, organized, and sanctioned by a Labor Union and (b) which interferes with the normal departure and arrival of a common carrier. Included in the definition of Strike is work slowdowns and sick-outs.

**"Travel Agent"** means the Travel Agent, tour operator, or other entity from which the Insured purchases his/her coverage or travel arrangements, and includes all officers, employees, and affiliates of the Travel Agent or tour operator.

**"Traveling Companion"** is a person who accompanies the Insured on the entire trip and is named on the Insured's application for coverage and shares accommodations with the Insured for the entire trip.

**"Trip Completion Date"** is the date on which the Insured is scheduled to return to the point where the trip started, or to a different specified Return Destination.

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

**"Unforeseen"** means not anticipated or expected and occurring after the effective date of the policy.

## INDIVIDUAL INSURANCE

Persons eligible for insurance under this policy are any traveler(s) who purchases a tour package from a participating tour operator, who makes application for coverage, and whose premium has been paid.

**Effective Date:** Trip Cancellation Benefit will be effective on the earliest of: (a) the date the premium is paid; or (b) if purchased by phone via INSURE AMERICA®, at 12:01 a.m. on the date after the telephone date; (c) if purchased by mail via INSURE AMERICA®, at 12:01 a.m. on the date after the postmark date; or (d) if purchased by facsimile, at 12:01 a.m. on the day after the facsimile date.

All other coverages will begin on the latest of: (a) the date the premium is paid; or (b) the date and time the Insured starts his/her trip; or (c) the scheduled Trip Departure Date.

**Termination Date:** All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled Trip Completion Date; (c) the Insured's arrival at the Return Destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy. This policy covers trips up to 180 days in length.

**Extension of Coverage:** All coverage under the policy will be extended, if: (a) the Insured's entire trip is covered by the policy; and (b) the Insured's return is delayed by unforeseeable circumstances beyond his/her control.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the trip was scheduled to be completed.

## GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called "Additional Exclusions"), this policy does not cover loss caused by:

(a) intentionally self-inflicted harm, suicide, or attempted suicide while sane or insane; (b) pregnancy or childbirth, or elective abortion, other than Complications of Pregnancy; (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; (d) mountain climbing; (e) acts of war; (f) terrorism; (g) military duty or service; (h) operating or learning to operate any aircraft, as pilot or crew; (i) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (j) loss or damage caused by detention, confiscation, or destruction by customs; (k) any unlawful acts, committed by the Insured, a Traveling Companion, or a Family Member, whether insured or not; (l) nuclear reaction, radiation, or radioactive contamination; (m) civil disorder; (n) mental, psychological, or nervous disorders including anxiety, depression, neurosis, or psychosis; (o) if the Trip Departure Date and Trip Completion Date does not reflect the Insured's intent to start and end his/her trip on those dates; (p) if the Insured's tickets do not contain specific travel dates (open tickets); or (q) alcohol or substance abuse.

#### PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense incurred as the result of Injury or Sickness of an Insured or Family Member which manifests itself during the 60 days immediately preceding and including the Effective Date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60 day period. A Sickness has manifested itself when medical care, treatment, or diagnosis has been given.

#### MAXIMUM LIMIT OF LIABILITY: All limits are applied per trip.

Our maximum limit of liability resulting from the same occurrence will be \$10,000,000 under the TGP series of policies. If loss for all Insureds from such an occurrence exceeds \$10,000,000, the Insurer will pay each Insured that proportion of the Benefits stated which \$10,000,000 bears to the total loss of all persons we insure under all travel and flight insurance in force, under the TGP series of policies. The Insurer will pay no more than \$250,000 per occurrence, under the TGP series of policies, to or on account of any person insured under the TGP series of policies.

## TRIP CANCELLATION AND INTERRUPTION

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a trip is delayed, canceled, or interrupted due to any of the following: (a) Unforeseeable Sickness, Injury or death of an Insured or Family Member; Injury or Sickness must be so disabling as to reasonably cause a trip to be delayed, canceled, or interrupted; or (b) Unforeseeable circumstances, which are those events

or their consequences which could not have been reasonably foreseen or expected by the Insured, and are outside the Insured's control. This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned union labor Strike that affects public transportation, unless the policy effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of bad weather; (iii) changes in plans by the Insured, a Family Member or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, a Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, a Family Member or a Traveling Companion; (vi) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the effective date of coverage.

**Trip Cancellation Benefits:** The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for trips that are delayed or canceled before the scheduled Trip Departure Date.

The Insurer will pay forfeited, non-refundable prepaid deposits or payments, or unused prepaid payments or deposits if the Insured's trip is canceled due to the reasons shown at the beginning of this section.

The Insurer will pay the Insured's additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's trip is canceled due to reasons shown at the beginning of this section, and the Insured's trip is not canceled.

**Trip Interruption Benefits:** The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for trips that have been interrupted or delayed, due to the reasons shown at the beginning of this section.

The Insurer will pay for the following: (a) forfeited, non-refundable prepaid deposits or payments, or unused prepaid payments or deposits for the Insured's trip if the Insured's trip is interrupted; or (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 Trip Departure 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; (d) the Insured's additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's trip is interrupted, and the Insured's trip is continued.

## TRAVEL DELAY

The Insurer will reimburse up to \$200 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's trip is delayed for more than 12 hours for reasonable, additional accommodation and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable for only one delay for all Insureds. Travel Delay must be caused by: (a) carrier delay; or (b) lost or stolen passport, travel documents, or money; or (c) quarantine; or (d) natural disaster; or (e) Injury or Sickness of the Insured or Traveling Companion.

## LOSS OF BAGGAGE AND TRAVEL DOCUMENTS

The Insurer will reimburse up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay all direct loss due to Accident to the Insured's Baggage, passports, and visas during the Insured's trip. The Insurer will also pay for loss due to unauthorized use of the Insured's credit cards, if the Insured has complied with all credit card conditions imposed by the credit card companies.

**Continuation of Coverage:** If the covered Baggage, passports, and visas are in the charge of a charter or common carrier, and delivery is delayed, this coverage will continue until such property is delivered to the Insured. This coverage does not include loss caused by the delay.

**Property Not Covered:** The Insurer will not pay for damage or loss of: (a) animals; (b) property used in trade, business, or for the production of income; (c) motor vehicles, aircraft, and other conveyances; (d) artificial limbs, false teeth, any type of eyeglasses, sunglasses or contact lenses; (e) tickets, except for administrative fees required to reissue tickets; (f) money, stamps, stocks and bonds, postal or money orders; (g) property shipped as freight, or shipped prior to the Trip Departure Date; (h) credit cards, except as noted above; (i) contraband; (j) hearing aids.

**Special Limitation:** The Insurer will not pay more than \$500 for the first item and,

# IMPORTANT!

When you purchase Collision Damage Waiver insurance from INSURE AMERICA®, rest assured. You will have peace of mind knowing that you're covered for losses occurring as a result of collision as well as losses other than collision for which the car rental contract holds you responsible. See your Certificate for coverage details and limitations. So relax, and don't feel pressured into buying coverage from car rental companies. If a rental car company refuses to allow you to use this coverage, please feel free to have them contact us toll-free at 1-888-826-1300, for verification.

In case of an emergency, report all claims immediately by calling 715-345-0505. Please be sure to report all accidents to the local police and save copies of the police report and any receipts.

