

Multi-Trip Travel Protection Plan
 Provided for the travelers of



Description of Coverage



DESCRIPTION OF COVERAGE

Schedule: PLUS PROTECTION PLAN
 Plan Number: 249PL-0514
 Version: 0115

Schedule of Coverages & Services

Plan Benefits	Maximum Coverage Per Person
Trip Delay	\$300
Baggage & Personal Effects	\$1,000
Baggage Delay	\$100
Emergency Accident Medical Expense	\$25,000
Emergency Sickness Medical Expense	\$25,000
Emergency Dental Expense	\$500
Emergency Evacuation	\$300,000
Repatriation of Remains	\$25,000
Security Evacuation*	\$100,000
Travel Assistance & Concierge Services*	Included

This is a travel insurance program which provides coverage for multiple trips taken and completed within 365 days of the date plan cost is paid. The maximums shown above are aggregate amounts which will diminish in value per paid claim during the insurance period.

Coverages listed are up to the limits shown above and underwritten by Transamerica Casualty Insurance Company.

*Security Evacuation and Travel Assistance & Concierge Services are provided by the designated provider as listed within this Description of Coverage.

Please read this Description of Coverage in its entirety for a summary of your terms and conditions

IMPORTANT NOTES

This program is effective only when the appropriate plan cost has been received by the Policyholder. Please keep this document as your record of coverage.

Ten Day Free Look Period

If you are not completely satisfied within 10 days of purchasing this plan, the policyholder will refund your plan cost, if you have not departed on your trip or filed a claim.

TERMS OF COVERAGE

Who Is Eligible For Coverage

A person who has arranged to take a Covered Trip, and pays the required plan payment on an annual basis, and is a citizen or resident of the United States of America.

When Coverage Begins

All coverages will take effect on the later of 1) the date the plan payment has been received by the Policyholder; 2) the date and time you start your Covered Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Trip.

When Coverage Ends

- Your coverage automatically ends on the earlier of:
1. the date the Covered Trip is completed;
 2. the Scheduled Return Date;
 3. cancellation of the Covered Trip covered by the plan;
 4. your arrival at the return destination on a round-trip, or the destination on a one-way trip.
 5. 12:01 am EST of the 366 day after your one-year enrollment period began.

All coverages under the plan will be extended if your entire Covered Trip is covered by the plan, falls within the one-year enrollment period, and your return is delayed by unavoidable circumstances beyond your control.

If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

In no event will coverage be extended due to voluntary reasons without prior consent from Travelex Insurance Services.

DEFINITIONS

In this Description of Coverage, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing the coverage. In addition, certain words and phrases are defined as follows:

Accident means a sudden, unexpected, unintended and external event, which causes Injury.

Actual Cash Value means purchase price less depreciation.

Baggage means luggage, personal possessions and travel documents taken by you on the Covered Trip.

Business Partner means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

Common Carrier means any land, water or air conveyance operated under a license for the transportation of passengers for hire.

Covered Trip means a period of travel away from Home to a destination outside your city of residence and the Covered Trip does not exceed 90 days.

Domestic Partner means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

Elective Treatment And Procedures means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

Family Member includes your or the Traveling Companion’s dependent, spouse, child, spouse’s child, son-daughter-in-law, parent(s), sibling(s), brother-sister, grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

Home means your primary or secondary residence.

Hospital means an institution, which meets all of the following requirements: (1) it must be operated according to law; (2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; (3) it must provide diagnostic and surgical facilities supervised by Physicians; (4) registered nurses must be on 24 hour call or duty; and (5) the care must be given either on the hospital’s premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

Injury means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Insured means an eligible person who arranges a Covered Trip, and pays any required plan payment.

Insurer means Transamerica Casualty Insurance Company.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts, including a chiropractor and Christian Science practitioner. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or a Family Member of yours.

Policy means the contract issued to the Policyholder providing the benefits specified herein.

Policyholder means the legal entity in whose name this Policy is issued, as shown on the Benefit Schedule.

Pre-existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to the date the plan payment has been received by the Policyholder for which you or your Traveling Companion or Family Member is scheduled or booked to travel with you:

1. received or received a recommendation for a diagnostic test, examination, or medical treatment; or
2. took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

Schedule means the Benefit Schedule shown in the Description of Coverage for each Insured.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Trip.

Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the plan is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

Traveling Companion means a person who during the Covered Trip will accompany the Insured.

A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

Usual and Customary Charge means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 100th percentile.

SUMMARY OF COVERAGES

Trip Delay Benefits

If your Covered Trip is delayed for 12 hours or more, we will reimburse you up to the amount shown in the Schedule for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from: any Common Carrier delay; or permanent loss or theft of your passport(s), travel documents or money, due to a reason not within your control; or quarantine; or hijacking; or natural disaster or closure of public roadways by government authorities due to adverse weather; or a documented traffic accident while you are en route to departure; or unannounced strike; or a civil disorder.

Baggage and Personal Effects Benefits

We will reimburse you, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage, passports or visas during your Covered Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all of the credit card conditions imposed by the credit card companies.

Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 100% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss.

We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 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.

Items Subject to Special Limitations

We will not pay more than \$500 (or the Baggage and Personal Effects limit, if less) on all losses to jewelry; watches; precious gems; articles consisting in whole or in part of silver, gold, or platinum; cameras, camera equipment; digital or electronic equipment and media; and articles consisting in whole or in part of fur.

Items not included above are subject to a \$300 per item limit.

Continuation of Coverage

If the covered Baggage, passports or visas are in the custody of a Common Carrier, and delivery is delayed, this coverage will continue until the property is delivered to you. This continuation of coverage does not include loss caused by or resulting from the delay.

Your Duties in the Event of a Loss

In case of loss, theft or damage to Baggage and Personal Effects, you should: 1) immediately report the situation incident to the hotel manager, tour guide or representative, transportation official, local police or other local authorities and obtain their written report of your loss; and 2) take reasonable steps to protect your Baggage from further damage, and make necessary, reasonable and temporary repairs. We will reimburse you for these expenses. We will not pay for further damage if you fail to protect your Baggage.

Baggage Delay Benefits

We will reimburse you up to the amount shown in the Schedule for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Covered Trip.

This coverage terminates upon your arrival Home or to your original scheduled destination.

The benefit amount payable will not exceed the maximum shown on the Schedule.

Emergency Medical & Dental Expense Benefits

We will pay this benefit, up to the amount on the Schedule for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip.

Covered Expenses:

1. expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services;
2. expenses for emergency dental treatment incurred by you during a Covered Trip.

Please refer to the Definitions, for an explanation of Pre-Existing Conditions which are excluded under the Medical Expense Benefits.

Emergency Evacuation & Repatriation Benefits

We will pay this benefit, up to the amount on the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip.

Covered Expenses:

1. expenses incurred by you for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to the Travel Assistance Provider's prior approval;
2. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your Home, when deemed medically necessary by the attending Physician, subject to the Travel Assistance Provider's prior approval;
3. expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;
4. expenses for transportation not to exceed the cost of one-way economy class air fare to your Home, including escort expenses, if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Travel Assistance Provider's prior approval;
5. expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your Home, from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the plan;
6. repatriation expenses for preparation and air transportation of your remains to your Home, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the United States of America.

Your duties in the event of a Medical Expense:

You must provide us with all bills and reports for medical and/or dental expenses claimed; you must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance; you must sign a patient authorization to release any information required by us, to investigate your claim.

GENERAL PLAN EXCLUSIONS

The following exclusion applies to the Emergency Medical and Dental Expense and Trip Delay coverages:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This Exclusion does not apply to benefits under covered expenses for emergency medical evacuation or repatriation of remains of the Medical Protection coverage.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan, caused by, or resulting from:

(a) suicide, attempted suicide, or intentionally self-inflicted injury of you, your Traveling Companion or Family Member booked to travel with you, while sane or insane (while sane in CO and MO); (b) mental, nervous, or psychological disorders, except if hospitalized (does not apply to Medical Expense Benefits); (c) being under the influence of drugs or intoxicants, unless prescribed by a Physician; (d) normal pregnancy or resulting childbirth (except for complications of pregnancy) or elective abortion; (e) participation as a professional in athletics while on the Covered Trip; (f) riding or driving in any motor competition; (g) declared or undeclared war, or any act of war; (h) civil disorder (does not apply to Trip Delay), travel warning/alert; (i) service in the armed forces of any country; (j) operating or learning to operate any aircraft, as pilot or crew; (k) scuba diving, mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; (l) any criminal acts, committed by you; (m) a loss or damage caused by detention, confiscation or destruction by customs; (n) Elective Treatment and Procedures; (o) medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment; (p) a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you; (q) a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your Effective Date; Sickness, Injury or Death if insurance is purchased after entering a hospice facility or receiving hospice treatment.

The following exclusion applies to the Baggage and Personal Effects, Baggage Delay coverages:

We will not pay for damage to or loss of: animals; property used in trade, business or for the production of income, household furniture, musical instruments, brittle or fragile articles, or sporting equipment if the loss results from the use thereof; boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances; artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; documents or tickets, except for administrative fees required to reissue tickets; money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards, except as noted above; property shipped as freight or shipped prior to the Scheduled Departure Date; contraband.

We will not pay for loss arising from: defective materials or craftsmanship; or normal wear and tear, gradual deterioration, inherent vice; or rodents, animals, insects or vermin; or theft or pilferage from an unattended vehicle; or mysterious disappearance; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

GENERAL PROVISIONS

Beneficiary: Your estate, unless written notice of a designated beneficiary is provided to the Plan Administrator.

Concealment or Fraud: We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to the plan.

Conformity To Law: Any provision of the plan that is in conflict with the laws of the state in which it is issued is amended to conform with the laws of that state.

Duplication of Coverage: You may only purchase one certificate from us for each Covered Trip. If you do purchase more than one certificate for a specific Covered Trip, the Maximum Limit of Coverage payable will be as specified in the certificate with the highest level of benefits. We will refund plan payments received from you under any other certificate.

Entire Contract; Changes: The plan, the Group Application and any other attachments is the entire contract between us. Any statement you make is a representation and not a warranty. No statement will be used by us to void or reduce benefits unless that statement is a part of any written application or enrollment form. The plan may be changed at any time by written agreement between us. Only our President, Vice President or Secretary may change or waive the provisions of the plan. No agent or other person may change the plan or waive any of its terms. The change will be endorsed on the plan.

Examination Under Oath: As often as we may reasonably require, you or any person making a claim under the plan must submit to examination under oath.

Maximum Limit of Coverage: The Maximum Benefit Amount for each claim is listed in the Schedule, subject to the individual benefit amount and the company's Maximum Limit of Liability. The total limit of our liability for any one covered event, in which two or more persons submit a claim, is subject to the individual benefit amount and the company's Maximum Limit of Liability. In the event of multiple claims by you for one event, the available funds will be distributed in order of notice of claim by each insured subject to the above limitations.

Maximum Limit of Liability: All limits are applied per Covered Trip. We will pay no more than \$1,000,000 per occurrence to or on account of any person insured under the plan.

Our Maximum Limit of Liability for all claims resulting from the same occurrence will be \$15,000,000 under the TAHC5000, TAHC6000 and TAHC7000 Group series of policies. We will pay no more than \$1,000,000 per occurrence, under the TAHC5000, TAHC6000 and TAHC7000 Group series of policies, to or on account of any person insured under the TAHC5000, TAHC6000 and TAHC7000 Group series of policies.

Our Right To Recover From Others: We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

CLAIM PROVISIONS

Notice of Claim: We must be given written notice of claim within 30 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

Claim Forms: When we receive notice of claim, you will be sent forms to file proof of loss. If the forms are not sent within 15 days after we receive notice, then the claimant will meet the proof of loss requirements by giving us a written statement of the nature and extent of the loss. This must be sent to us within the time limit stated in the Proof of Loss provision.

Proof of Loss: Written Proof of Loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written Proof of Loss within the time allowed. In any event, you must give us written Proof of Loss within 12 months after the date the loss occurs unless you are legally incapacitated.

Physical Examination and Autopsy: At our expense, we have the right to have you examined as often as necessary while a claim is pending. At our expense, we may require an autopsy unless the law or your religion forbids it.

Legal Actions: No legal action may be brought to recover on the plan within 60 days after written proof of loss has been given. No such action will be brought after 3 years from the time written proof of loss is required to be given. If a time limit of the plan is less than allowed by the laws of the State where you live, the limit is extended to meet the minimum time allowed by such law.

Payment of Claims: Claims for benefits provided by the plan will be paid as soon as written proof is received. Benefits for loss of life will be paid to your estate, or if no estate, to your beneficiary. All other benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

SECURITY ASSISTANCE SERVICES

**Provided by Traveler's designated provider
\$100,000 per Participant, per Event**

Political Evacuation/Repatriation*:

If Participant requires emergency evacuation, which places him/her in Imminent Bodily Harm ON CALL shall arrange and pay for Participant's transportation to the nearest safe location. Once the Participant has been transported to the Safe Haven, ON CALL shall arrange and pay up to \$100 per day, up to a maximum of three (3) days for reasonable accommodations related to lodging if Participant is delayed at a safe haven. ON CALL shall also arrange and pay for one-way economy airfare to return Participant to his/her Home Country or following a Political Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Participant.

If the contracted entity can arrange an alternate destination to continue volunteering within three (3) days of arriving at the Safe Haven, ON CALL will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Participant's home.

The method of transportation will be as deemed most appropriate to ensure his/her safety. If evacuation becomes impractical due to hostile or dangerous conditions, ON CALL will maintain contact with and advise Participant until evacuation becomes viable or the political or social upheaval has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place Participant in Imminent Bodily Harm, ON CALL shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Participant once he/she reaches the departure point where normal commercial transportation is available.

Benefit is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities.

Natural Disaster Evacuation/Repatriation*:

If Participant requires emergency evacuation due to a Natural Disaster, which makes his/her location Uninhabitable, or Participant's specific location in the Host Country is deemed Uninhabitable by ON CALL Security Personnel, ON CALL will arrange and pay for evacuation from a safe departure point to the nearest safe location. ON CALL shall arrange and pay up to \$100 per day up to a maximum of three (3) days for reasonable accommodations related to lodging if the Participant is delayed at a safe haven. ON CALL shall also arrange and pay for one-way economy airfare to return Participant to his/her Home Country following a Natural Disaster Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Participant.

If the contracted entity can arrange an alternate destination to continue volunteering within three (3) days of arriving at the Safe Haven, ON CALL will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Participant's home.

Participant must contact ON CALL as soon as possible after his/her Host Country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure Participant's safety. If evacuation becomes impractical due to hostile or dangerous conditions, ON CALL will maintain contact with and advise the Participant until evacuation becomes viable or the natural disaster situation has been resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place Participant in Imminent Bodily Harm, ON CALL shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Participant once he/she reaches the departure point where normal commercial transportation is available.

Benefit is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities.

Return of Deceased Remains*:

If a Participant dies as a result of a Political Upheaval or Natural Disaster, ON CALL will arrange for the return of the deceased remains, including embalming, necessary government authorization, and a container appropriate for transportation of the remains to the Participant's place of residence.

Benefit is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities.

Services rendered without ON CALL's coordination and approval is not covered. No claims for reimbursement will be accepted. If the Covered Person is able to leave the Covered Person's host country by normal means, ON CALL will assist the Covered Person in rebooking flights or other transportation. Expenses for non-emergency transportation are the Covered Person's responsibility.

***Subject to ADDENDUM II - COVERAGES, LIMITS, UNCOVERED EXPENSES AND LIMITATIONS**

ADDENDUM II – Coverages, Limits, Uncovered Expenses and Limitations

1. The Following Security Benefits will be paid up to the Maximum Combined Single Limit (CSL) of \$100,000 per Participant, per Event:

- a. Political Evacuation/Repatriation up to \$100,000 per Participant per Event
 - i. Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Participant is delayed at a safe haven.
- b. Natural Disaster Evacuation/Repatriation up to \$100,000 per Participant per Event
 - i. Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Participant is delayed at a safe haven.

2. The Above Security Benefits will be paid up to the Maximum of \$1,000,000 Aggregate per Event for all entities within the security services product sold by On Call International.

3. Political/Natural Disaster Evacuation Triggers:

Political Evacuation/Repatriation and Return of Deceased Remains:

As determined by ON CALL security personnel, in accordance with local and U.S. authorities if Participant cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

- a. Officials of the Host Country or the embassy of the country with which the Participant is a national has issued for reasons other than medical, a recommendation that categories of persons which include the Participant should leave the Host Country; and/or
- b. Participant is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; and/or
- c. The Political and Military Events in the Host Country have created a situation in which the Participant is in danger of Imminent Bodily Harm to the extent that the Participant must be removed from the Host Country;

Natural Disaster Evacuation/Repatriation and Return of Deceased Remains:

As determined by ON CALL security personnel, in accordance with local and U.S. authorities if Participant cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

- a. Officials of the Host Country, or the embassy of the country with which the Participant is a national, has issued for reasons due to the natural disaster situation, a recommendation that categories of persons which include the Participant, should leave the Host Country;
- b. Participant's location in the Host Country is deemed Uninhabitable by ON CALL security personnel

4. Political and Natural Disaster Evacuation/Repatriation Limitations and Exclusions:

ON CALL security personnel will determine the need for evacuation in consultation with local governments and security analysts. ON CALL may use any and all appropriate resources to evacuate the Participant including, but not limited to, charter aircraft, ground and sea transportation in such circumstances where the point of departure may not be an international airport. In the case that an evacuation is impossible due to hostile conditions, ON CALL will use security resources to maintain contact with the Participant, to the greatest extent allowed by circumstance, until evacuation becomes possible or the emergency is resolved.

In the event a covered Participant is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits ON CALL's ability to fully provide services, ON CALL shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service.

ON CALL must make all arrangements for the Participant. Services rendered without ON CALL's coordination and approval is not covered. No claims for reimbursement will be accepted. If the Participant is able to leave his/her host country by normal means, such as changing a commercial airline ticket, ON CALL will assist in rebooking flights or other transportation. Expenses for non-emergency transportation are the responsibility of the Participant.

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one (1) year from the date of event giving rise to such legal action. ON CALL cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of Participant to comply with ON CALL's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

Upon request, ON CALL shall assist Participants on a fee-for-service basis for circumstances falling outside the above Terms and Conditions. ON CALL reserves the right, at its sole discretion, to request additional financial guarantees, pre-payment or indemnification from the Participant prior to rendering such services.

ON CALL shall not cover any services in connection with an event arising from or attributable to:

- I. Violation by a Participant of the laws or regulations of the country in which the Covered Event takes place;
- II. The failure of a Participant to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- III. The Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of an International Participant who is in his or her Home Country or country in which they hold a valid passport;
- IV. Any medical expenses incurred by a Participant;
- V. The kidnap and/or ransom of a Participant;
- VI. Any expenses not related to an Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;
- VII. If a travel restriction has been lifted, any expenses related to Emergency Political Evacuation/Repatriation, when the Participant traveled to the Host Country 90 days following the U.S. State Department's official declaration of the Political Event.
- VIII. Any expenses related to Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, when the Participant traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location;
- IX. Natural Disaster Evacuation/Repatriation when the natural disaster situation or the event directly giving rise to it precedes Participant's arrival;
- X. Participants who elects not to depart with evacuation arrangements coordinated by ON CALL. Coverage for that Participant is immediately terminated.
- XI. Services rendered without the coordination and approval of ON CALL.
- XII. Evacuations from Office of Foreign Assets Control ("OFAC") listed countries
- XIII. Evacuations from Afghanistan

Services rendered without ON CALL's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Covered Person is able to leave the Covered Person's host country by normal means, ON CALL will assist the Covered Person in rebooking flights or other transportation. Expenses for non-emergency transportation are the Covered Person's responsibility.

5. Definitions for Political/Natural Disaster Evacuation/Repatriation Services Only:

"Participant" means all policy holders who purchased a Travelex Insurance Services insurance policy through VolunteerCard and for whom coverage can be verified.

"Combined Single Limit (CSL)" is the maximum amount ON CALL will pay.

"Covered Event" is the **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation** of a **Participant**. In order to qualify as a **Covered Event**, the **Emergency Political Evacuation** or **Natural Disaster Evacuation** must occur as soon as reasonably possible following the event or events set forth in the definitions of **Emergency Political Evacuation/Repatriation** and **Emergency Natural Disaster Evacuation/Repatriation**. The event or events shall be deemed to commence at the first manifestation of a political, military, or natural event in which the **Participant** is in danger of **Imminent Bodily Harm**.

Any Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, as a result of a Participant traveling to a Host Country within 90 days following the U.S. State Department's official declaration of the Political or Natural Disaster Event or when the Participant traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location, shall in no way be considered a **Covered Event**.

"Covered Security Membership" is the membership agreement between ON CALL and Travelex Insurance Services under which ON CALL agrees to provide emergency evacuation services to the individual Participant who is traveling to a **Host Country** under the terms and conditions of the insurance policy.

"Evacuation" is the transportation of the **Participant** from the **Host Country** to the nearest place of safety.

"Home Country" means the country in which the Participant resided before taking up a vetted volunteer opportunity or a country in which they hold a valid passport.

"Host Country" is the country which the **Participant** has traveled to and which is not the **Participant's Home Country**.

“Imminent Bodily Harm” means the existence of any condition or circumstance, which cannot be avoided through normal precautionary measures, and could reasonably be expected to cause death or serious physical harm to the **Participant**, if **Participant** were to remain in the affected area where the Political or Natural Disaster event has occurred.

“International Participant” means a non-US resident traveling outside of his/her Home Country and who are eligible under a Covered Security Membership to receive assistance and transportation services from ON CALL.

“Natural Disaster” means an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the **Host Country** issues an official disaster declaration and determines the affected area to be **Uninhabitable**.

Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- a. the path of the named storm deviates by a distance of greater than 200 miles within a 72 hour period from the path forecast by a national recognized meteorological service
- b. or less than 72 hours’ advance notice of a potential landfall for a named storm exists.

“Political and Military Events” means civil unrest, rebellion, riot, military uprising or labor disturbances, strike, or a nuclear, biological, or chemical occurrence caused by terrorism.

“Repatriation” is the transportation of the **Participant** from the safe haven to the **Participant’s Home Country**.

“Return of Deceased Remains” is the return of a Participant’s remains to his/her **Home Country** in the event the **Participant** dies as a result of bodily harm under the conditions set forth in the definitions of **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation**.

“Uninhabitable” means Your **Host Country** location is deemed unfit for residence, as determined by ON CALL security personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.

TRAVEL ASSISTANCE & CONCIERGE SERVICES

Provided by On Call International

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: 1-855-892-6495

Outside U.S.A. & Canada: 603-328-1373

Your Plan Number: 249PL-0514

MEDICAL SERVICES

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

Medical Consultation and Monitoring – If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

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

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

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

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

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

24 HOUR TRAVEL ASSISTANCE SERVICES

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

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

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

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

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

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

Concierge Services

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

Business Services

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

While the assistance company strives to provide help and advice for unfortunate situations encountered by travelers, immediate resolution may not be possible due to the availability and circumstances beyond their control. The assistance company will make every reasonable effort to refer you to an appropriate medical and legal provider. Neither the Insurer, assistance company nor Travelex may be held responsible for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive medical treatment.

CLAIMS PROCEDURES

To facilitate prompt claims settlement:

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

Baggage: In case of loss, theft, or damage to personal belongings, immediately contact the hotel manager, tour manager or representative, transportation official, or local police; report occurrence and obtain a written statement. If loss is the responsibility of a common carrier, submit claim first to party responsible; i.e., airline, cruise line, train etc. Provide a copy of the outcome of your claim, along with the written loss statements, receipts, etc.

Medical Expenses: Obtain receipts from the providers of service, etc., stating the amount paid and an incident report listing the diagnosis and treatment. Submit your insurance information to us so we may recover funds from any medical or Other Valid and Collectible Insurance plan, in which you may be enrolled.

Plan is designed by Travelex Insurance Services, Inc.

Travel insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

Please take this Description of Coverage with you on your Covered Trip. This is a brief Description of Coverage, which outlines benefits and amounts of coverage available to you. To view your state-filed form, please visit www.travelexinsurance.com/SBPlans.aspx or call 1-844-843-9404 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA and WY or your Group Certificate for all other states. Your Individual Policy or Group Certificate include the complete terms and conditions of your coverage. Coverage will not be provided if you encountered an event that resulted in a claim prior to purchasing the Travel Protection Plan.

This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll free 1-844-843-9404. Email: customerservice@travelexinsurance.com.

California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209

Maryland Residents: To file a complaint with the Maryland Department of Insurance, call 1-800-492-6116 or visit www.mdinsurance.state.md.us

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producers expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

Plan Questions

1-844-843-9404

8:00am - 5:00pm CST, M-F

Emergency Travel Assistance & Concierge Services

Within U.S.A. & Canada: 1-855-892-6495

Outside U.S.A. & Canada: 603-328-1373

24 Hours a Day, 7 Days a Week

Claim Questions & Status Inquiries

1-866-968-2061

7:30am - 7:00pm CST, M-F

Refer to your Plan Number: **249PL-0514**

To Download a Claim Form Visit:
<http://www.travelexinsurance.com/SBClaims/>

Completed Claim Forms May Be Sent To:
Transamerica Claims Administration
Traveler Claims Department
4600 Witmer Industrial Estates, Suite 6
Niagara Falls, NY 14305
Fax: 1-877-367-2496



Insurance Services