

Notice to State of Washington residents:

This is not your insurance policy.
To obtain your state-specific insurance policy, visit
www.insureamerica.com, or call 1.715.346.0860.

DESCRIPTION OF COVERAGE



This is an optional program and is only available to those that have purchased a Volunteer identification card.

Schedule of Benefits

	MAXIMUM LIMIT
All coverages are per person	
Trip Cancellation	up to Trip Cost*
Trip Interruption	up to Trip Cost*

*Coverage only included for pre-paid Trip costs identified on the enrollment form and if the required plan cost has been paid.

24-Hour Emergency Assistance Telephone Numbers
Continental USA.....1.800.208.0873
International.....1.715.295.5452

Be sure to use the appropriate country and city codes when calling.
- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL -

Blanket Travel Accident Insurance

This document 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 THIS DOCUMENT CAREFULLY!

Insurance Coverage

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

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

— Coverage may not be available in all states. —

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Insurer will not pay for any loss or expense incurred as the result of an Injury, Sickness, or other condition of you, Traveling Companion, Business Partner, or Immediate Family Member which, within the 180-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or for which care or treatment was given or recommended by a Physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines. **The Insurer will waive this exclusion if the Insured meets the following conditions:** 1. You purchase the program within 14 days of making the initial Trip payment. Day one is the date the initial Trip payment is received; 2. The amount of Trip Cancellation coverage purchased at that time equals the full cost of all pre-paid non-refundable trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 14 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver coverage; 3. You must be medically able to travel when plan cost is paid; and 4. Applies to the first \$25,000 of Trip cost per person.

DEFINITIONS

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

"Complication of Pregnancy" means a condition whose 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 classifiable distinct Complication of Pregnancy.

"Destination" means the place where the Insured expects to travel on his/her Trip, as shown on the Enrollment Form.

"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

"Financial Default" means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom you purchased travel arrangements supplied by others.

"Immediate Family Member" means the Insured's or Traveling Companion's spouse or Domestic Partner, 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 caregiver,

"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier. With respect to an Insured who is traveling via private/non-commercial automobile transportation, any severe weather condition which prevents an Insured from reaching the Destination.

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

"Insured" means a person who: (a) completes any required enrollment form; (b) for whom premium has been paid; and (c) while covered under this Policy.

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

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

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

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

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

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

"Terrorist Incident" means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

"Traveling Companion" means a person or persons with whom you have coordinated travel arrangements and intend to travel with during the Trip. 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 a period of travel away from home to a Destination outside the Insured's city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any

kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 365 days; travel is primarily by Common Carrier and only incidentally by private conveyance.

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

"Uninhabitable" means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (3) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the rental is without electricity or water. An Insured's Destination is inaccessible if he or she cannot reach the property by the original mode of transportation.

INDIVIDUAL ELIGIBILITY, EFFECTIVE & TERMINATION DATES

Persons eligible for insurance under the policy are any traveler(s) who purchases his/her insurance through or from a properly licensed agent/agency located in the U.S., who enrolls for coverage and pays the plan cost up to final trip payment.

Effective Date: Trip Cancellation Benefit will be effective 12:01 a.m. Standard Time on the date after becoming enrolled and plan cost is paid. All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled departure date shown on the Enrollment form.

Termination Date: The Trip Cancellation coverage ends on the earliest of: (a) the cancellation of the Insured's Trip; or (b) the date and time the Insured starts on his/her Trip.

All other coverage ends on the earlier of: (a) the date the Trip is completed; (b) the scheduled return date; or (c) the Insured's arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip.

Extension of Coverage: All coverage (except Trip Cancellation) 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 one of the Unforeseen events specified under Trip Cancellation and Interruption. This extension of 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

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

- (a) intentionally self-inflicted Injury or any attempt at an intentionally self-inflicted Injury, suicide, or attempted suicide by the Insured, Immediate Family Member, Traveling Companion, or Business Partner; (while sane, in Colorado and Missouri);
- (b) pregnancy or childbirth, or elective abortion, other than the Complications of Pregnancy;

- (c) participation in professional athletic events, motor sport, or motor racing, including training or practice for the same;
- (e) war or act of war, whether declared or not, civil commotion, riot, or insurrection;
- (f) operating or learning to operate any aircraft, as student, pilot, or crew;
- (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
- (h) loss or damage caused by detention, confiscation, or destruction by customs;
- (i) any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not (not applicable in Florida);
- (j) mental, psychological, or nervous disorders including, but not limited to, anxiety, depression, neurosis, or psychosis;
- (k) if the Insured's tickets do not contain specific travel dates (open tickets);
- (l) alcohol or substance abuse or treatment for same; or
- (m) an Injury or Sickness which occurs at a time when this coverage is not in effect;
- (n) elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury or Sickness;
- (o) Experimental or Investigative treatment or procedures.

TRIP CANCELLATION AND INTERRUPTION

The Insurer will reimburse the Insured, as described below, if a Trip is canceled or interrupted for the Insured due to any of the following Unforeseen circumstances: (a) Sickness, Injury, or death of an Insured, Immediate Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted. If the Insured must cancel or interrupt his/her Trip due to Injury or Sickness of an Immediate Family Member or Business Partner, it must be because their condition is life-threatening, or because the Immediate Family Member requires the Insured's or Traveling Companion's care; (b) Inclement Weather causing delay or cancellation of travel; (c) Strike resulting in complete cessation of travel services at the point of departure or Destination. A Strike is foreseeable on the date labor union members vote to approve a Strike and is not covered under the policy; (d) the Insured's principal residence or Destination being made Uninhabitable by fire, flood, or similar Natural Disaster, vandalism, or burglary; (e) the Insured or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined; (f) a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival. **"City"** means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace; (g) Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. Financial Default occurring on or

before the Insured's coverage effective date or less than fourteen days after the Insured's coverage effective date will not be covered; or (h) the Insured or Traveling Companion being called into active military service or having leave revoked or being reassigned.

Trip Cancellation Benefits: The Insurer will reimburse the Insured for the following up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled before the scheduled departure date due to the Unforeseen events shown at the beginning of this section: (a) forfeited, non-refundable prepaid deposits or payments, (b) the charge for a single supplement if the Insured's Traveling Companion Trip is cancelled but the Insured's is not.

Trip Interruption Benefits: The Insurer will reimburse the Insured for the following up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted due to the Unforeseen events shown at the beginning of this section.

- (a) forfeited, non-refundable, unused prepaid payments, made prior to your departure date; or
- (b) additional non-airline transportation expenses incurred by the Insured, either (i) to the Return Destination; or (ii) from the place that the Insured left the Trip to the place that the Insured may rejoin the Trip; or
- (c) additional transportation expenses incurred by the Insured to reach the original Trip Destination if the Insured is delayed, and leaves after the departure date.

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.

The Insured must: Contact Travel Guard Assist (1.800.826.8597) as soon as he/she knows the Trip is going to be cancelled or interrupted. Failure to do so may affect coverage.

In addition to the General Exclusions, coverage is not provided for losses caused by or as a result of:

- (i) travel arrangements cancelled by an airline, cruise line, or tour operator, except as provided elsewhere in the policy; (ii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion, for any reason; (iii) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (iv) any business or contractual obligations of the Insured, an Immediate Family Member, or Traveling Companion; (v) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage and purchased his/her travel arrangements; (vi) any government regulation or prohibition; (vii) an event which occurs prior to the Insured's coverage Effective Date for Trip Cancellation coverage, whether known to the Insured or not.

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

PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Trip Interruption), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates, and the amount that the Insured paid. Travel Guard will fill in the claim form and forward it to the Insured for his or her review and signature. The completed form should be returned to Travel Guard, P.O. Box 47 Stevens Point, Wisconsin 54481 (1.800.208.0873). All claims of California residents will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC, in those states where it is licensed.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Insurer no more than 90 days after a covered loss occurs. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, no later than one year after the proof of loss is otherwise required.

If Insurer has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to Insurer by the date proof of loss would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name, and the policy number.

Payment of Claims: To Whom Paid: Benefits paid on account of an Insured's death will be paid to:

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

If a benefit is payable to a minor or other person who is incapable of giving a valid release for payment, the payment will be made to the legal guardian of the payee's property. If the payee has no legal guardian for his or her property, the Insurer may pay up to \$1,000 at the Insurer's option, to a relative by blood or connection by marriage who, in the Company's opinion, has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment Insurer makes in good faith fully discharges Insurer to the extent of that payment.

All other benefits will be payable to the Insured.

Payment of Claims: When Paid: Claims will be paid as soon as Insurer receives complete proof of loss (and verification of age).

Misstatement of Age: (Not applicable to FL Residents) If premiums for the Insured are based on age and the Insured has misstated his or her age, there will be a fair adjustment of plan cost.

Problems with the insurance? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street, Stevens Point, WI 54481, or call 1.800.208.0873.

GENERAL PROVISIONS

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

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

Legal Actions – No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater, in FL 5 years) after the date claim forms are due.

Payment of Premium – Coverage is not effective unless all premium due has been paid to Travel Guard prior to a date of loss or insured occurrence.

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

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

Notice to California residents: The plan contains disability insurance benefits or health insurance benefits, or both, that only apply during your covered Trip. You may have coverage from other sources that already provides you with these benefits. You should

review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

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

For inquiries, information about coverage or for assistance in resolving complaints call: 1.800.208.0873.

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

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

Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury

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

Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

**Travel
Guard**

Travel Smart. Travel Insurance.

When calling from the U.S., 1.800.208.0873.
When calling from abroad, call collect 1.715.295.5452.