



LEISURECARE

Practice Safe Travel

NOTE

For Trip Cancellation and Trip Interruption claims, reimbursement will be made in the same form which the original Trip payment was made (points vs. check).

IMPORTANT

This program is valid only if the appropriate plan cost has been received by World Travel Holdings. Please keep this document as your record of coverage.

DESCRIPTION OF COVERAGE

Policy Number: MZ0911122H0014A

Schedule: World Travel Holdings Maximum Benefit Amount Up To:

Section I - Travel Insurance Benefits

Underwritten by Transamerica Casualty Insurance Company

Part A. Travel Arrangement Protection

Trip Cancellation.....	Total Trip Cost
Trip Interruption.....	Total Trip Cost
Trip Delay.....	\$1,000
Missed Connection.....	\$1,000, up to \$200/day

Part B. Medical Protection

Emergency Evacuation/Repatriation.....	\$50,000
Accident Medical Expense.....	\$50,000
Sickness Medical Expense.....	\$50,000

Part C. Baggage Protection

Baggage and Personal Effects.....	\$1,500
Baggage Delay.....	\$500

Section II - Worldwide Emergency Assistance Services

Provided by On Call International

CareFree™ Travel Assistance.....	24/7
Medical Assistance.....	24/7
Emergency Services.....	24/7

Section I coverages under are underwritten by Transamerica Casualty Insurance Company. Section II services are provided by On Call International. The benefits provided in this program are subject to certain restrictions and exclusions, including the Pre-Existing Condition Exclusion. Please read this brochure in its entirety for a summary of coverage terms and conditions. Note: Words beginning with capital letters are defined in this text.

SUMMARY OF COVERAGES

Section I - Travel Insurance Benefits

Underwritten by Transamerica Casualty Insurance Company

Part A. Travel Arrangement Protection

Trip Cancellation and Trip Interruption Benefits

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule if you are prevented from taking your Covered Trip due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death or Other Covered Events as defined, that occur(s) before departure on your Covered Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician, at the time the Covered Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Trip; or in the case of a non-traveling Immediate Family Member, be life threatening, or so severe as to require your care.

Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule for the amount of prepaid, non-refundable, and unused Payments or Deposits that you paid for your Covered Trip. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is canceled and your Covered Trip is not canceled.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death: 1) your arrival on your Covered Trip is delayed; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) for item 2) above, commence while you are on your Covered Trip and your coverage is in effect under the plan; and c) for both items 1) and 2) above, require the examination and treatment by a Physician, in person, at the time the Covered Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Trip or to prevent you from continuing your Covered Trip; or in the case of a non-traveling Immediate Family Member, be life threatening, or so severe as to require your care. We will pay a benefit if: 1) your arrival on your Covered Trip is delayed beyond the Scheduled Departure Date; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip due to Other Covered Events, as defined.

Post-Departure Trip Interruption Benefits

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements and/or the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip: a) to the next scheduled destination where you can catch up to your Covered Trip; or b) to the final destination of your Covered Trip;
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip destination if you are delayed and leave after the Scheduled Departure Date. However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy air fare (or first class, if the original tickets were first class) by the most direct route less any refunds paid or payable for your unused original tickets.
3. reasonable additional accommodation and transportation expenses (up to \$100 per day) incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during your Trip.

In no event shall the amount reimbursed under Trip Cancellation/ Trip Interruption exceed the amount you prepaid for your Trip.

Important: You, your Traveling Companion and/or your Immediate Family Member booked to travel with you must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of your Trip must occur after your effective date of Trip Cancellation coverage. In all circumstances, coverage does not apply for Financial Insolvency if Financial Insolvency occurred, or a petition for bankruptcy was filed by the travel supplier, before your effective date of coverage or a Financial Insolvency occurs within 7 days following your effective date of coverage.

Other Covered Events means only the following unforeseeable events or their consequences which occur while coverage is in effect under this plan:

1. arrangements canceled by a tour operator, cruise line, or airline, resulting from Financial Insolvency;
2. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this plan:
 - (a) being directly involved in a documented traffic accident while en route to departure;
 - (b) being hijacked, Quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not: 1) a party to the legal action; or 2) appearing as a law enforcement officer;
 - (c) having your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster.

Trip Delay

If your Covered Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule for land or water travel arrangements, less any refund paid or payable and reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and economy transportation to catch up to your Trip, or to return Home. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from:

1. Common Carrier delay;
2. loss or theft of your passport(s), travel documents or money;
3. being Quarantined;
4. natural disaster;
5. a documented traffic accident while you are en route to departure;
6. unannounced strike.

Missed Connection

The Insurer will pay up to \$1,000 should you miss your Trip departure as the result of the cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to inclement weather. For this benefit, Covered Expenses means additional transportation expenses incurred to join the departed cruise, reasonable additional accommodation and meal expenses incurred en route to catch up to the Trip (up to \$200/day), and non-refundable Trip payments for the unused portion of your land or water travel arrangements. This coverage is excess of any coverage provided by a Common Carrier or another party at no cost to you. In no event shall the amount reimbursed exceed \$1,000.

Part B. Medical Protection

Medical Expense/Emergency Assistance 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; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Covered Expenses:

Accident Medical Expense/Sickness Medical Expense:

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, incurred by you during a Covered Trip;

2. expenses for emergency dental treatment incurred by you during a Covered Trip;

Emergency Evacuation:

3. 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 Program Medical Advisors prior approval;
4. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors prior approval;
5. 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;
6. expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence, 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 Program Medical Advisors prior approval;
7. expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your place of residence, 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;

Repatriation:

8. repatriation expenses for preparation and air transportation of your remains to your place of residence, or up to an equivalent amount for a local burial in the country where death occurred, if you die while on your Covered Trip.

Losses Not Covered:

We will not pay Medical Expense/Emergency Assistance Benefits if your Covered Trip destination is traveling to your Home and the Covered Trip is longer than 120 days.

Please note: In no event will all benefits paid for Emergency

Evacuation and Repatriation expenses exceed the coverage limit of \$50,000.

Please note: Benefits under Parts A & B (except Emergency Evacuation and Repatriation) are subject to the Pre-Existing Condition Exclusion detailed below and other exclusions listed in this brochure.

Pre-Existing Condition means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you, your Traveling Companion, or Immediate Family Member who 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 plan.

If you have any questions concerning this exclusion, please call Aon Affinity at **1-866-231-2005** for further clarification.

Part C. Baggage Protection

Baggage and Personal Effects Benefit

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage during your Covered Trip.

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 80% 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 or semi-precious gems; decorative or personal 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. There is a \$250 per article limit.

Baggage Delay Benefit

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, 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 by a Common Carrier for 24 hours or more during the Covered Trip. You must be a ticketed passenger on a Common Carrier. This coverage terminates upon your arrival at the return destination of your Covered Trip.

DEFINITIONS

In the 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, not including taxicabs or rented, leased or privately owned motor vehicles.

Covered Trip means a period of travel away from Home to a destination outside your city of residence; the Trip has defined departure and return dates specified when the Insured enrolls; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; and the Trip does not exceed 120 days in length.

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.

Financial Insolvency means the complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour

operator, cruise line, airline, other than World Travel Holdings or the person, organization, agency or firm from whom you directly purchased or paid for your Covered Trip provided the Financial Insolvency occurs more than 7 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

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).

Immediate Family Member includes your or the Traveling Companion's spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), 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.

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.

Other Valid and Collectible Group Insurance means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary

payment, the usual and customary value of each service rendered will be considered a Covered Expense.

Payments or Deposits means the cash, check, or credit card amounts actually paid to the Policyholder for your Covered Trip.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. 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 an Immediate 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.

Program Medical Advisors means On Call International.

Quarantined means the isolation of a person afflicted with or exposed to a communicable disease, the purpose being to prevent the spread of disease.

Schedule means the benefit schedule shown on 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 whose name appears with you on the same Trip arrangement and who, during the Trip, will share accommodations with you.

Trip means a trip for which coverage has been elected and the plan payment paid, and all travel arrangements are arranged by World Travel Holdings prior to the Scheduled Departure Date of the trip provided that the cost of any air arrangements not arranged by and prepaid to World Travel Holdings has been included in the total trip cost for purposes of determining the applicable plan cost.

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 90th percentile.

GENERAL PLAN EXCLUSIONS

In Parts A & B:

We will not pay for any loss or expense caused by or incurred resulting from: a Pre-Existing Condition, as defined in the plan, unless this exclusion has been waived in accordance with the parameters set forth in the Pre-Existing Condition Exclusion section. This Exclusion does not apply to benefits under covered expenses emergency medical evacuation or repatriation of remains of the Medical Expense/Emergency Assistance Benefits coverage.

In Parts A & B:

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

1. mental, nervous, or psychological disorders, except if hospitalized;
2. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
3. normal pregnancy, except if hospitalized; or elective abortion;
4. declared or undeclared war, or any act of war;
5. service in the armed forces of any country;
6. operating or learning to operate any aircraft, as pilot or crew;
7. any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
8. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
9. Elective Treatment and Procedures;
10. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
11. Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Covered Trip, Financial Insolvency which occurred before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 7 days following your effective date for the Trip Cancellation Benefits;
12. business, contractual or educational obligations of you, an Immediate Family Member, or Traveling Companion;
13. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements other than Financial Insolvency;
14. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

In Part C:

Items not covered

We will not pay for damage to or loss of:

1. a loss or damage caused by detention, confiscation or destruction by customs;

2. animals;
3. 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;
4. boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances;
5. 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;
6. documents or tickets, except for administrative fees required to reissue tickets;
7. money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards;
8. property shipped as freight or shipped prior to the Scheduled Departure Date.

Losses Not Covered

We will not pay for loss arising from:

1. theft or pilferage from an unattended vehicle;
2. mysterious disappearance.

TERM OF COVERAGE

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of:

- 1) the date the plan payment has been received by World Travel Holdings; 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.

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day your plan payment is received by World Travel Holdings. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Covered Trip if the required plan payment is received.

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. your arrival at the return destination on a round-trip, or the destination on a one-way trip;
4. cancellation of the Covered Trip covered by the plan.

If your air arrangements are not booked by the Policyholder and the cost of any air arrangements not arranged by and prepaid to the Policyholder has not been included in the total Trip cost for purposes of determining the applicable plan cost, you will also be covered for Trip Interruption, Trip Delay, and benefits under Parts B

and C on the day(s) you are flying to/from your destination.

CLAIMS PROCEDURE

- 1. Emergencies Arising During Your Trip:** Please refer to Worldwide Emergency Assistance.
- 2. Trip Cancellation Claims:** Contact your travel agency and Aon Affinity IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. Aon Affinity will then forward the appropriate claim form which must be completed by you AND THE ATTENDING PHYSICIAN, if applicable.
- 3. All Other Claims:** Report your claim as soon as possible to Aon Affinity. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information, Aon Affinity will promptly forward you the appropriate claim form to complete.

Online: www.travelclaim.com

Phone: 1-(866) 231-2005 or 1-(516) 342-2720

Mail: Aon Affinity Travel Practice
900 Stewart Avenue, Garden City, NY 11530-9998

Office Hours: 8:00 AM - 10:00 PM ET, Monday - Friday;
9:00 AM - 5:00 PM ET, Saturday

Important: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred; receipts for medical services and supplies; receipts from the Hospital; police reports or claims reports from the parties responsible (e.g., airline, cruise line, hotel, etc.) for any loss, theft, or damage or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a Baggage Delay or Trip delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay. You must receive initial treatment within 90 days of the accident, which caused the Injury or the onset of the Sickness.

ENROLLMENT PROCEDURE

If you have already paid your deposit, remit payment for the applicable plan cost to World Travel Holdings prior to, or within 10 days of final payment of your Trip cost. The Trip Cancellation coverage will become effective on the date this payment is received by World Travel Holdings.

Please note: Recovery of losses under Parts A, B, & C from other parties does not result in a refund of your plan cost.

This program was designed and administered by Aon Affinity.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance

Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

For additional information regarding the plan, call Aon Affinity at 1-866-231-2005 or 1-516-342-2720.

**Office hours:
8 AM – 10 PM ET, Monday – Friday,
9 AM – 5 PM ET, Saturday.**

GENERAL PROVISIONS

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.

CLAIMS PROVISIONS

Payment of Claims Claims for benefits provided by the plan will be paid as soon as written proof is received.

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.

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, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This is a brief Description of Coverage which outlines benefits and amounts of coverage that may be available to you. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA or WY), your Policy is provided on an individual form. To obtain a copy of your Individual Policy or Group Certificate for all states based on your state of residence, or information regarding the insurance premium portion of your plan cost, visit <http://www.>

affinitytravelcert.com or call 1-800-453-4090. Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. For California residents only, Aon Affinity's CA Agency License # is 0G94493 and the toll free consumer hotline for the California Insurance Department is 1-800-927-7357. For Maryland residents only, to file a complaint with the Maryland Department of Insurance, call 1-800-492-6116 or visit www.mdinsurance.state.md.us. For New York residents only, the licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producer's expenses, or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

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

Ten Day Right To Examine

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your receipt of this document. Your premium will be refunded, provided there has been no incurred covered expense and you have not departed on your Covered Trip. When so returned, the coverage is void from the beginning. Request a refund in writing by providing your contact information as well as copy of your plan description to our authorized agent, Aon Affinity Travel Practice, 900 Stewart Avenue, Garden City, NY 11530-9998.

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at <http://www.treasury.gov/resource-center/sanctions/> or an Aon Affinity representative.

10/2016
1569786

Section II - Worldwide Emergency Assistance Services

Provided by On Call International

Not a care in the world... when you have our 24/7 global network to assist you

- **CareFree™ Travel Assistance**
- **Medical Assistance**
- **Emergency Services**

CareFree™ Travel Assistance

Travel Arrangements

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

Pre-trip Information

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

Documents and Communication

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

Medical Assistance and Managed Care

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services

- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency family travel arrangements

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at **1-800-618-0692** or, from outside the U.S. or Canada, call collect*: **1-603-328-1711**.

** If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.*

Note that the problems of distance, information, and communications make it impossible for Transamerica Casualty Insurance Company, Aon Affinity, World Travel Holdings, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.