

DESCRIPTION OF COVERAGE

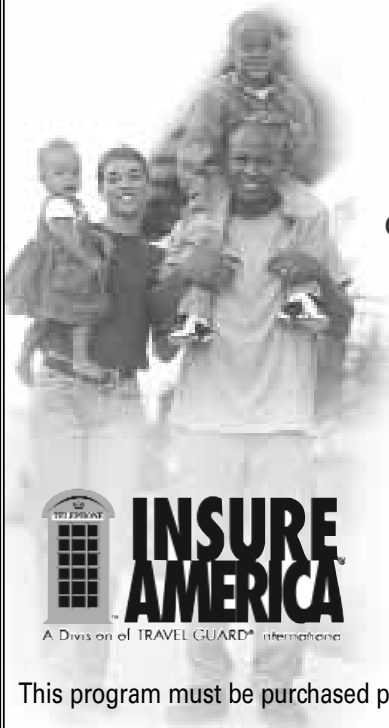
Please read carefully.

If you have purchased travel insurance, please review and retain this Description of Coverage for complete details. For additional questions, call Travel Guard International at **1.800.826.3899.**



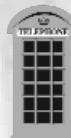
If you have not purchased travel insurance with your Walt Disney World® Vacation Package, please review this Description of Coverage and, if interested, please call your travel agent or call:

407.828.8101



Coverage for children under 18 included at **NO** additional charge!

(Valid if all adults purchase coverage.)



INSURE AMERICA

A Division of TRAVEL GUARD® International

This program must be purchased prior to final trip payment.

What is included?

Trip Cancellation & Interruption

Covers you if you cancel or interrupt your trip for covered reasons. This includes airfares purchased as part of a Walt Disney Travel Company package, through a travel agent, or on your own.

Travel Delay

Reimburses up to \$200 a day for additional accommodations or travel expenses if you are delayed for covered reasons for more than 12 hours.

Baggage & Personal Effects

Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.

Baggage Delay

Reimburses you for the purchase of essential items if your bags are delayed more than 24 hours.

Medical Expenses

Covers necessary medical expenses up to one year after the sickness or injury provided you sought initial medical treatment while on your trip.

Emergency Medical Transportation

Covers evacuation and transportation to the nearest adequate medical facility as a result of an accidental injury or emergency sickness.

Accidental Death & Dismemberment

Coverage against covered accidental injuries or loss of life while on your trip.

TRAVEL GUARD® Assist

Offers emergency assistance service for your peace of mind anywhere in the world.

LiveTravel

24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more!

Live Messaging

Relay of emergency email or phone messages to family, friends or business associates.

Emergency Cash Transfers

Assistance in coordinating an emergency cash advance.

Pre-Trip Travel Advisories

Around-the-clock access to travel advisories; travel health advisories and weather information.

Benefits of your travel insurance protection plan

You've made a wise decision to purchase travel insurance. You're not only covering the cost of your trip and insuring yourself in the event of certain covered circumstances, you're receiving valuable travel services. From Insure America, your travel insurance protection plan includes:

LiveTravel – your personal travel assistant

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



LiveTravel

24-Hour Emergency Assistance

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

1.800.826.3899

Flights • Hotels • Rental Cars • Lost Luggage Tracking

KEEP THIS CARD WITH YOU WHEN YOU TRAVEL.

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 715-346-0860.

DESCRIPTION OF COVERAGE

Land or Land and Air Programs

Schedule of Benefits

Trip Cost	Trip Cancellation & Interruption
\$ 600	Travel Delay (\$200 maximum per day)
\$ 2,000	Baggage & Travel Documents
\$ 500	Baggage Delay
\$ 10,000	Medical Expense
\$ 20,000	Emergency Medical Transportation
\$ 25,000	Accidental Death & Dismemberment
TRAVEL GUARD® Assistance	
Livetravel	
Live Messaging	
Pre-trip Travel Advice	
Emergency Cash Transfer	
Optional Additional \$25,000 Collision Damage Waiver (available for an additional fee)	

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

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

IMPORTANT — Exclusions apply to certain medical conditions.

For coverage questions, a copy of the policy, or to request a claim form, call toll-free 1.800.826.3899. For emergency help while on your trip, see the information and phone numbers on the reverse side.

Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. 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, with its principal place of business at 70 Pine Street, New York, New York 10270. 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 T30284-T30298NUFIC. 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 is valid only if premium has been paid -

Product Number: 004258-CT 9/03 FL

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

DEFINITIONS

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

"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.

"Common Carrier" means any air, land, sea conveyance operated under a license for the transportation of passengers for hire and for which the Insured's ticket was purchased through the Travel Supplier.

"Complications of Pregnancy" means conditions requiring Hospital stays (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include nonelective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible. Complications of Pregnancy do not include false labor, occasional spotting, physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

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

"Destination" means the place to which the Insured expects to travel on his or her Trip as shown in the travel documents.

"Hospital" means a facility that: (1) is operated according to law for the care and treatment of injured people; (2) has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis or is accredited by the Joint Commission on the Accreditation of Hospitals, the American Osteopathic Association, or the Commission on the Accreditation of Rehabilitative Facilities; (3) has 24 hour nursing service by registered nurses (R.N.'s); and (4) is supervised by one or more Physicians. A Hospital does not include: (1) a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care; (2) a facility that is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward, room, wing, or other section of the hospital that is used for such purposes; or (3) any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces.

"Immediate Family Member" means a person's legal spouse; children; son-in-law; daughter-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, legal ward; step or adopted children; stepparents; aunts; uncles; nieces; or nephews.

"Inclement Weather" means (1) with respect to an Insured who is traveling via Common Carrier, any severe weather condition which delays the scheduled arrival or departure of a Common Carrier; or (2) 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 bodily injury caused by an accident occurring while this Policy is in force as to the Insured whose Injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by this Policy. The injury must be verified by a Physician.

"Insured" means a person who: (a) is a member of an eligible class of persons as described in the Classification of Eligible Persons section of the Master Application; (b) completes any required enrollment form; (c) for whom premium has been paid; and (d) while covered under this Policy.

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

"Medically Necessary" means that a treatment, service or supply: (1) is essential for diagnosis, treatment or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; (3) is ordered by a Physician and performed under his or her care, supervision or order; and (4) is not primarily for the convenience of the Insured, Physician, other providers or any other person.

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

"Non-Family Member" means a person who is: (1) not an Immediate Family Member; (2) age 18 or under; and (3) listed on the travel documents to accompany the Insured.

"Physician" means a licensed practitioner of the healing arts, including accredited Christian Science Practitioners, acting within the scope of his or her license who is not: (a) the Insured; or (b) a Traveling Companion; or (c) an Immediate Family Member of the Insured.

"Private/Non-Commercial Automobile" means a self-propelled private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country, that is rented or owned by the Insured. Private/Non-Commercial Automobile includes, but is not limited to, a sedan, station wagon, jeep-type vehicle or a motor vehicle of the pickup, panel, van, camper or motor home type. Private/Non-Commercial Automobile does not include a mobile home or any motor vehicle which is used in mass or public transit.

"Reasonable Additional Expenses" means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Interruption or Travel Delay and which are not provided by the Common Carrier or any other party free of charge.

"Reasonable and Customary Charges" means an expense which: (a) is charged for treatment, supplies or medical services Medically Necessary to treat the Insured's condition; (b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary Charges exceed the actual amount charged.

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

"Sickness" means an illness or disease which is diagnosed or treated by a Physician after the effective date of coverage under this Policy.

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

"Travel Supplier" means the tour operator, cruise line, and/or airline that: (1) provides pre-paid travel arrangements for the Insured's Trip; and (2) is named in the Master Application.

"Traveling Companion" means one person booked to accompany and share accommodations with the Insured during the Trip.

"Trip" means the period of time between the contracted departure date and the contracted return date for which prepaid travel arrangements are arranged by or purchased through the Travel Supplier. Flights to reach or depart the Destination are included. A Trip includes any additional time period between connecting flights to reach or depart the Destination. Home travel is primarily by Common Carrier and only incidentally by private conveyance.

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

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

INDIVIDUAL ELIGIBILITY, EFFECTIVE AND TERMINATION DATES

Persons eligible for insurance under the policy are any person who has purchased arrangements from the Travel Supplier or has purchased a package or other product of WDTC or its affiliates.

Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day the premium is paid to the Travel Supplier.

With respect to an Insured who is traveling via Common Carrier, all other coverage, except as otherwise specified by rider or endorsement elected by or provided for an Insured, will take effect on the later of: (1) the date and time the Insured starts his/her Trip; or (2) the scheduled contracted departure date provided that the required premium has been paid on or before the date the final payment for the total cost of the travel arrangements is paid and any necessary enrollment forms were received by the company.

With respect to an Insured who is traveling via Private Non-Commercial Automobile, all other coverage, except as otherwise specified by rider or endorsement elected by or provided by an Insured, on the date the Insured begins his or her Trip.

Termination Date: With respect to an Insured who is traveling via Common Carrier, Trip Cancellation coverage will end on the earlier of: (1) the cancellation of the Insured's Trip; and (2) the Insured's arrival on the airport, station, dock, terminal premises on the Contracted Departure Date.

With respect to an Insured who is traveling via Private/Non-Commercial Automobile, Trip Cancellation coverage will end when he or she begins his or her Trip in the Private/Non-Commercial Automobile.

With respect to an Insured who is traveling via Common Carrier, for coverages other than Trip Cancellation, an Insured's coverage will end on the earliest of the following: (a) when he or she leaves the airport, station, dock or terminal on the Contracted Return Date or in the case of a one-way ticket, the Destination; (b) at 11:59 p.m. Standard Time on the date he or she returns to/arrives at the Return Destination if prior to the Contracted Return Date;

(c) at 11:59 p.m. Standard Time on the date the Insured leaves or changes his or her Trip (unless due to unforeseen and unavoidable circumstances covered by the Policy).

With respect to an Insured who is traveling via Private/Non-Commercial Automobile Transportation, all other applicable coverages will end when he or she returns to/arrives at the Return Destination.

Extension of Coverage: All coverage under the policy will be extended, if the Insured's return is delayed by unforeseeable circumstances beyond his/her control. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

GENERAL EXCLUSIONS

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

(a) suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury; (b) war or act of war, whether declared or not, civil commotion, insurrection or riot; (c) full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded); (d) participation in professional athletic events; (e) participation in contests of speed, motor sport or motor racing including training or practice for the same; (f) mountain climbing; (g) operating or learning to operate, any aircraft, as a student, pilot or crew; (h) riding as a pilot, crew member or student pilot on any aircraft or device for aerial navigation; (i) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (j) Injury sustained while committing or attempting to commit a felony; (k) normal pregnancy other than Complications of Pregnancy; (l) mental, psychological or nervous disorders including, but not limited to, anxiety, depression, neurosis or psychosis, panic attacks and post-traumatic stress disorder; (m) alcohol or substance abuse or treatment for same; (n) a Trip for which the Insured's tickets do not contain specific travel dates (open tickets); (o) loss or damage caused by detention, confiscation or destruction by customs;

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense as the result of Injury, Sickness or other condition (excluding any condition from which death ensues) of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion booked to travel with the Insured, which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

MAXIMUM LIMIT OF LIABILITY: All limits are applied per Trip.

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

TRIP CANCELLATION AND INTERRUPTION

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if an Insured is prevented from taking the Trip due to any of the following unforeseen reasons: (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; (b) Inclement Weather or the occurrence of a Natural Disaster that causes complete cessation of travel services at the point of departure and/or Destination; (c) the Insured's principal residence is made uninhabitable due to fire or flood or similar Natural Disaster; (d) the Insured being subpoenaed, required to serve on jury duty, hijacked or quarantined; or (e) being involved in or delayed due to a traffic accident en route to departure. This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured's coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of Natural Disaster; (iii) changes in plans by the Insured, an Immediate Family Member or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member or a Traveling Companion; (vi) Default by the person, agency, or tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the Insured's coverage effective date.

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

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

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

Trip Interruption Benefits: The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that have been interrupted due to the reasons shown at the beginning of this section. If the Insured is unable to continue the Trip due to any of the Covered Reasons, the Company will reimburse the Insured for the: (1) unused, non-refundable travel arrangements prepaid to the Travel Supplier; (2) additional transportation expenses incurred by the Insured; or (3) to: a) reach the original Destination if the Insured is delayed and leaves after the Contracted Departure Date; b) return the Insured to the Return Destination of the Trip as specified in the travel documents from the point where the Insured interrupted the Trip; or c) rejoin the Trip from the point where the Insured interrupted the Trip.

FAMILY PROTECTION

An Insured's Immediate Family Member or Non-Family Member, age 18 or under traveling with the Insured are insured for full benefits at no additional charge if all accompanying adults purchase the Insurance. A maximum of 10 Non-Family Members per single reservation is permitted. This benefit is not intended to cover groups traveling together other than for purposes of family travel.

TRAVEL DELAY

The Insurer will reimburse up to \$200 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured's Trip is delayed for 12 or more hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. Travel Delay must be caused by: (a) carrier delay; or (b) lost or stolen passport, travel documents, or money; or (c) quarantine; or (d) Natural Disaster; or (e) Injury or Sickness of the Insured or Traveling Companion.

LOSS OF BAGGAGE AND TRAVEL DOCUMENTS

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

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

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

Special Limitation: The Insurer will not pay more than \$500 for the first item and, thereafter, no more than \$250 per item up to the limit of coverage as defined in the Schedule of Benefits. Items over \$150 should be accompanied by original receipts. If receipts are not provided, benefits may be reduced.

Additional Exclusions: In addition to the General Exclusions, the Insurer will not pay this benefit for loss due to: (a) defective materials or craftsmanship; or (b) normal wear and tear; or (c) deterioration; or (d) rodents, animals, or insects.

Payment of Loss: The Insurer will pay the lesser of: (a) cash value (original cash value, less depreciation); (b) the cost of repair or (c) replacement of the Insured's Baggage. The Insurer may take all or part of the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, the Insurer may at the Insurer's option: (a) repair or replace any part to restore the pair or set to its value before the loss; or (b) pay the difference between the value of the property before and after the loss.

BAGGAGE DELAY

The Insurer will reimburse up to the Maximum Limit shown on the Schedule of Benefits for the cost of necessary personal effects purchased by the Insured during the Trip, if the Insured's Baggage is delayed or misdirected by a Common Carrier for more than 24 hours. Incurred expenses must be accompanied by receipts. This does not apply if Baggage is delayed after the Insured reaches his/her Return Destination.

MEDICAL EXPENSE BENEFIT

The Insurer will pay this benefit, up to the Maximum Limit shown on the Schedule of Benefits. The Insurer will pay for medical expenses incurred by the Insured within one year from the date of Injury or Sickness provided initial treatment was received during the Trip. The Injury must occur or Sickness must begin while the Insured is covered by the policy.

Covered Expenses: The Insurer will pay the Insured's Reasonable and Customary Charges for medical and surgical expenses. The Insurer will pay emergency dental treatment only during a Trip. Dental coverage does not apply if treatment or expenses are incurred after the Insured has reached his or her Destination, in the case of a one way ticket, or Return Destination regardless of the reason. The treatment must be given by a Physician or dentist. The Insurer will pay for professional nursing, Hospital charges, X-ray, and ambulance services and prosthetic devices.

EMERGENCY MEDICAL TRANSPORTATION

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits. Mercury International will arrange for emergency medical transportation services required by the Insured as the result of an Injury or emergency Sickness during a Trip.

Covered Expenses: Mercury International will arrange and pay: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the Insured's Physician determines that adequate medical treatment is not locally available; (b) up to \$5,000 for Reasonable and Customary Charges for escort expenses incurred by Insured, if the Insured is disabled during a Trip, and an escort is recommended, in writing, by a Physician; (c) Reasonable and Customary Charges for services for transportation of the Insured's remains to his/her place of residence if he/she dies during a Trip. Service must be provided by a provider designated by the Insurer.

Additional Benefit: In addition to the above Covered Expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured's Return Destination, within one year from the Insured's original Trip Completion Date, less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or first class if the Insured's original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

Additional Exclusions: In addition to the General Exclusions, the Insurer also will not pay for services arranged without the Insurer's prior consent or approval. Timely notification by the Insured to the Insurer's designated provider is required, with regard to Emergency Evacuation.

ACCIDENTAL DEATH AND DISMEMBERMENT

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if: (a) the Insured is injured in an accident which happens while he/she is on a Trip and covered under the policy; and (b) he/she suffers one of the losses listed below, within 180 days of the accident.

The Principal Sum is shown on the Schedule of Benefits.

Loss:	Percentage of Principal Sum Payable
Life	100%
Both hands or feet, or sight of both eyes	100%
One hand and one foot	100%
One hand or one foot and sight of one eye	100%

One hand	50%
One foot	50%
Sight of One Eye	50%

If the Insured suffers more than one loss from an accident, the Insurer will pay only for the loss with the larger benefit. The Insurer will not pay more than 100% of the Principal Sum for all losses due to the same accident.

Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight.

Disappearance: If the Insured's body is not found within one year of the disappearance, forced landing, stranding, wrecking, or sinking of a conveyance in which he/she was an occupant, he/she will be presumed dead.

Additional Exclusion: In addition to the General Exclusions, the Insurer will not pay for loss caused by or resulting from Sickness of any kind.

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. Medical Expense), 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 complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard Group, Inc., 1145 Clark Street, Stevens Point, Wisconsin 54481 (Telephone: 715.345.0505 or 1.800.826.7791). 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 Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Travel Guard has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Travel Guard by the date claims forms 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: When Paid: Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

Payment of Claims: To Whom Paid: Benefits paid on account of an Insured's death will be paid: 1) to his/her spouse, if living; 2) if not, in equal shares to his/her living children; 3) if there are none, in equal shares to his/her living parents; 4) if there are none, in equal shares to his/her living brothers and sisters; 5) if there are none, to his/her estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$1,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured. **Benefits for Medical Expense/Emergency Medical Transportation Services** may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

Problems with your insurance? If so, do not hesitate to contact Travel Guard to resolve your problem at 1145 Clark Street; Stevens Point, WI 54481 or call 1.888.826.1300.

GENERAL PROVISIONS

Acts of Agents - No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify or waive any of the provisions of the policy.

Autopsy - The Insurer at its own expense, may require an autopsy where permitted by law.

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. The provision does not apply in North Carolina.

Legal Actions - No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 5 years (or the minimum period of time permitted by state law, if greater) 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 policy is in force.

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 by the law of a state other than Florida.

Notice to North Carolina residents: In North Carolina, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., on Policy series 52735MO.

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

Notice to Washington residents: Under Trip Cancellation and Interruption, the following is also considered a covered reason for Trip cancellation or Trip interruption: A Terrorist Incident committed by an organized terrorist group that results in property damage, Injury or loss of life. The incident must take place in a City in which the Insured is scheduled to arrive within the 14 days following the incident. The Insured's Tour Operator (if applicable) must not have offered a substitute itinerary. Coverage for travel to or through countries in which such a documented reported incident has occurred in the 6 months prior to purchase of the insurance is excluded. Losses resulting due to the issuance of travel advisories, bulletins or alerts; war or acts of war; civil disorder, riot or unrest; bomb scares or threats of terrorist activity; or terrorist activity against any Common Carrier (e.g., airline or cruise line) are not covered.

TRAVEL GUARD® ASSIST*

All benefits provided are service benefits, not financial benefits. Any costs associated with benefits not purchased will be paid by the named Insured.

24-HOUR MEDICAL ASSISTANCE

24-Hour Medical Monitoring: Physicians monitor the Insured's condition by maintaining close contact with the attending Physicians, his/her family Physician, and Immediate Family Members.

Medical Evacuation: Arrangements for any and all means necessary to transport the Insured back home when medically necessary.

Emergency Medical Payments: If a Hospital demands a cash deposit or settlement prior to leaving, Travel Guard will assist in arranging the advancement of funds to cover on-site Medical Expenses.

Prescription Assistance: Replacement of lost or stolen medication, through a local pharmacy or special courier.

Transportation of Dependents: In the event of hospitalization, arrangements will be made for unattended minors traveling with the Insured to be flown home.

Family Visit: If the Insured is hospitalized for ten or more days, Travel Guard will arrange transportation for an Immediate Family Member or close friend to visit him/her.

Transportation of Mortal Remains: In the event of death while traveling, arrangements for the return of remains to the place of burial.

24-HOUR LEGAL ASSISTANCE

In a legal emergency, referral to a local legal advisor, and advance of funds for bail and legal fees.

24-HOUR TRAVEL ASSISTANCE

Travel Documents Assistance: Travel Guard will help retrieve, report, and reissue lost or stolen travel documents.

Emergency Cash Transfer: Travel Guard will, whenever possible, coordinate with the Insured and a wire agency, in obtaining funds in local currency for medical or travel emergencies.

Emergency Message Center: Transmission of emergency messages to family and business associates.

Interpretation Services: Travel Guard provides emergency language support or referral to the appropriate local services.

24-HOUR LIVETRAVEL ASSISTANCE

Provides 24-hour assistance for emergency travel needs. Allows you to make emergency travel changes such as rebooking flights, making hotel reservations, tracking lost luggage, and replacing lost credit cards. Call 1.800.826.3899 for assistance.

LIVE MESSAGING

Relay of e-mail or phone message to family, friends or business associates.

EMERGENCY CASH TRANSFER

Assistance in coordinating an emergency cash advance.

PRE-TRIP TRAVEL ADVICE

Around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for the Insured's planned Destination.

*Non-insurance services through Travel Guard® Assistance are provided by Travel Guard®.

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 policy or claim.

24 HOUR EMERGENCY ASSISTANCE

Telephone Numbers

Continental USA: **1.800.826.3899**

International: **1.715.345.0505**

LiveTravel 24-Hour Assistance

Pre-Trip Advice, Live Messaging **1.800.826.3899**

Be sure to use the appropriate country and city codes when calling.