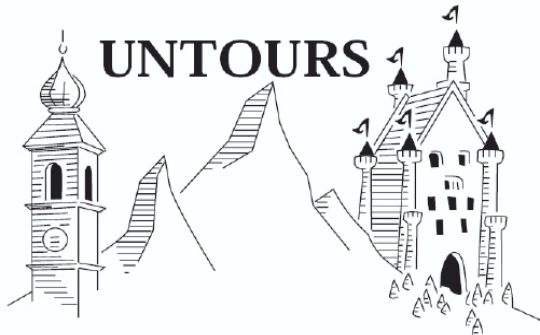


“Worldwide Comprehensive
Travel Protection”

UNTOURS TRAVEL PROTECTION



- Emergency Evacuation up to \$100,000
- Trip Cancellation & Interruption
- Emergency Assistance Services
- Medical & Baggage Protection
- All Primary Benefits

Untours wishes you a very pleasant journey and we trust you'll enjoy your trip. We know you've made an investment in your vacation, and also realize that unforeseen circumstances may force you to cancel your travel plans. Because your vacation package includes cancellation penalties, we are pleased to offer you our all-inclusive Protection Plan.

WHY PURCHASE UNTOURS “TRAVEL PROTECTION”

- You, your travel companions, or even someone at home becomes sick or injured and prevents you from traveling.
- You arrive at your destination and your luggage is lost or damaged.
- Due to an accident or a sudden illness, you or a family member may require emergency medical evacuation.
- Most major health plans in the U.S., Medicare and Medicare supplements offer little or no medical protection outside the U.S.

Take the worry out of traveling and protect yourself with Untours Travel Protection!

Notice to State of Washington Residents: This is not Your Description of Coverage. To obtain Your state-specific insurance policy, call 1-866-684-0218.

IDYLL UNTOURS PROTECTION PLAN T-2722 (8/08)

SCHEDULE OF COVERAGE & SERVICES

Benefits	Limits per person
Part A – Travel Protection	
Trip Cancellation	Up to Trip Cost
Trip Interruption	150% of Trip Cost
Trip Delay (6 hrs).	\$500 (\$150/day)
Part B – Medical Protection	
Emergency Accident and Sickness Medical Expense	\$50,000
Emergency Evacuation and Repatriation of Remains	\$100,000
Part C – Baggage Protection	
Baggage and Personal Effects	\$1,000
Limit Per Article	\$250
Combined Limit – Valuables	\$500
Baggage Delay	\$200
Lost or Stolen Rail Pass	\$350
Part D – Travel Accident Protection	
24 hr Accidental Death & Dismemberment.	\$10,000
Part E – Collision Damage Waiver	
24 hr Worldwide Emergency Assistance Services. .Included	\$25,000*
ID Theft Resolution Services	Included

*CDW coverage not available to residents of Texas and Washington

Part A - TRAVEL PROTECTION

Trip Cancellation/Trip Interruption: The Insurer will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking or continuing Your covered Trip due to the following Unforeseen events:

- Sickness, Accidental Injury, or death of You, Your Traveling Companion, or Family Member, or Business Partner of You or Your Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
- Strike that causes complete cessation of services for at least 24 consecutive hours.
- Weather which causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
- You are terminated or laid off from employment subject to three years of continuous employment at the place of employment where terminated.
- Hijacked, quarantined, required to serve on a jury, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, subpoenaed, the victim of felonious assault within 10 days of departure; or having Your principal place of residence made uninhabitable by fire,

flood, or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.

f) Bankruptcy or Default of Your Travel Supplier which occurs more than 14 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom You purchased Your Land/Sea Arrangements. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination.

g) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage.

h) You or Your Traveling Companion who are military personnel, and are called to emergency duty for a disaster other than war.

i) You or Your Traveling Companion being directly involved in a traffic Accident substantiated by a police report, while en route to departure.

Trip Cancellation: non-refundable cancellation charges imposed by Your Travel Supplier and/or airfare cancellation charges for flights joining or departing Your Land/Sea Arrangements; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Trip for a covered reason and You do not cancel.

Trip Interruption: unused, non-refundable land or sea expenses prepaid to Travel Supplier and/or the airfare paid, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way Economy Fare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets) less the value of applied credit from an unused return travel ticket; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Trip for a covered reason and You do not cancel.

In no event shall the amount reimbursed exceed the lesser of: the amount You pre-paid for Your Trip, or the maximum benefit shown on the Schedule of Coverage and Services.

Trip Delay: Trip Delay coverage will be on a one time basis if You are delayed 6 or more hours. If You experience a covered delay, You are eligible for up to the maximum shown on the Schedule of Coverage and Services, for reasonable, additional accommodations and travel expenses. Covered reasons for travel delay are: Carrier caused delay (including Inclement Weather); lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced Strike, or Natural Disaster.

Part B - MEDICAL PROTECTION

Emergency Accident and Sickness Medical Expense: The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services, if You incur Covered Medical Expenses as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip. You must receive Emergency

Treatment while on the covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury or Sickness.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician.

They include, but are not limited to: the services of a Physician; charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The Insurer will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges mean charges commonly used by Physicians in the locality in which care is furnished.

The Insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip. The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth. The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

Emergency Evacuation: The Insurer will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip. Benefits payable are subject to the Maximum Amount per person shown on the Schedule of Benefits for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of the Insured's Injury or Emergency Sickness warrants the Insured's Emergency Evacuation to the closest adequate medical facility. In the sole discretion of the Assistance Company, it must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Covered Emergency Evacuation Expenses are those for Medically Necessary Transportation, including reasonable and customary medical services and supplies incurred in connection with the Insured's Emergency Evacuation. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting the Insured and (c) reviewed and pre-approved by the Assistance Company.

The Insurer will also pay reasonable and customary charges for escort expenses required by the Insured, if the Insured is disabled during a Trip and an escort is recommended in writing, by the Insured's attending Physician and must be pre-approved by the Assistance Company.

If the Insured is hospitalized for more than 7 days following a Covered Emergency Evacuation Expense, the Insurer will pay

subject to the limitations set out herein, for expenses:

- 1) to return to the United States where they reside, with an attendant if necessary, any of the Insured's Dependent Children who were accompanying the Insured when the Injury or Emergency Sickness occurred: but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.

- 2) to bring one person chosen by the Insured to and from the Hospital or other medical facility where the Insured is confined if the Insured is traveling alone: but not to exceed the cost of one round-trip economy airfare ticket.

Medically Necessary Repatriation: Following a covered Emergency Evacuation expense or a covered medical expense, the Insurer will pay to return the Insured from the location to which the Insured was evacuated or became sick or injured to the Insured's return destination via Common Carrier within one year from the Insured's original Trip completion date.

Commercial airfare costs will be in the same class of service, as the Insured's original airline tickets, or in business or first class as in compliance with the Insured's medical necessities and requirements upon the Insured's discharge, less refunds from the Insured's unused transportation tickets.

In addition to the above covered expenses, if the Insurer has previously evacuated the Insured to a medical facility, the Insurer will pay the Insured's airfare costs from that facility to the Insured's primary residence, within one year from the Insured's original Scheduled Return 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.

Emergency Evacuation means the Insured's medical condition warrants immediate transportation from the place where the Insured is injured or sick to the nearest Hospital where appropriate medical treatment can be obtained. Transportation means any land, sea or air conveyance required to transport the Insured during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

Emergency Sickness means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of the Insured's condition or place the Insured's life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while the Insured's coverage is in force and during the Insured's Trip.

Repatriation of Remains: The Insurer will pay reasonable Covered Expenses incurred to return Your body to Your primary residence if You die during the covered Trip. This will not exceed the maximum shown on the Schedule of Coverage and Services.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, minimally necessary coffins for transport, and transportation.

All transportation must be authorized and arranged by the Assistance Company.

Part C - BAGGAGE PROTECTION

Baggage/Personal Effects: The Insurer will reimburse You up to the maximum shown on the Schedule of Coverage and Services for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement. Per article, there is a limit of \$250. There will also be a combined maximum limit of \$500 for the following: jewelry; watches and cameras, including related equipment; articles consisting in whole or in part of silver, gold, or platinum; furs and articles trimmed with or made mostly of fur.

The Insurer will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies. The Insurer will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

Baggage Delay (Outward Journey Only): The Insurer will reimburse You for expenses of necessary Personal Effects, up to the maximum shown in the Schedule of Coverage and Services, if Your checked Baggage is delayed or misdirected by Common Carrier for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence. You must be a ticketed passenger of a Common Carrier.

Lost or Stolen Rail Pass: You are eligible for benefits up to the benefit amount shown for penalties charged by a rail company for a reissued ticket, if Your rail pass is lost or stolen while on Your Trip. Loss caused by or resulting from any penalties charged for changes in travel itineraries or changes in ticket grades (upgrades, etc.) are not covered.

Part D - TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment: If You sustain an Injury while on the Trip, which results in loss of life; actual severance of limb; or entire and irrecoverable loss of: eye-sight, speech, or hearing; within 180- days of the date of the Accident, the Insurer will pay the largest applicable amount as follows: the full benefit amount is paid for loss of life, two hands or two feet, speech, and hearing in both ears, one hand, and one foot, sight in both eyes, one hand or one foot, and sight in one eye. One-half of the benefit amount is paid for loss of one hand or one foot, speech, or hearing in both ears, sight of one eye. One-fourth of the benefit is paid for loss of the thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum amount shown on the Schedule of Coverage and Services for all losses due to the same Accident.

Exposure: The Insurer will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident.

Disappearance: The Insurer will pay benefits for loss of life if Your body cannot be located one year after the disappearance of the conveyance in which You were a passenger due to forced landing, stranding, sinking, or wrecking.

Part E - COLLISION DAMAGE WAIVER

If You rent a car while on the Covered Trip, and the car is damaged due to collision, vandalism, windstorm, fire, hail, flood or any cause not within the Insured's control while in their possession, the Insurer will pay the lesser of:

- (a) The cost of repairs and rental charges imposed by the rental company while the car is being repaired; or
- (b) The Actual Cash Value of the car, meaning purchase price less depreciation; or
- (c) The amount shown on the Schedule [subject to any deductible.]

Coverage is provided to the Insured, provided the Insured and Traveling Companions are licensed drivers, and are listed on the rental agreement.

The following duties in the event of loss apply to Collision Damage Waiver:

1. You must take all reasonable, necessary steps to protect the vehicle and prevent further damage to it;
2. You must report the loss to the appropriate local authorities and the rental company as soon as possible;
3. You must obtain all information on any other party involved in an Accident, such as name, address, insurance information and driver's license number;
4. You must provide the Insurer all documentation such as rental agreement, police report and damage estimate.

WORLDWIDE EMERGENCY ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical Evacuation • Medically necessary Repatriation
 - Repatriation of remains • Medical or legal referral
 - Hospital admission guarantee • Translation service
 - Lost Baggage retrieval • Inoculation information
- Passport / visa information • Emergency cash advance*
 - Prescription drug / eyeglass replacement*
 - Bail bond* • ID Theft

*Payment reimbursement to the Assistance Company is Your responsibility.

24-Hour Emergency Assistance Telephone Numbers

For travel assistance services only:

CALL TOLL FREE:

1-888-268-2824

(Within the United States and Canada)

OR CALL COLLECT

1-202-296-8720

(From all other locations)

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

- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL-

Travel assistance services are provided by an independent organization and not by Arch Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

DESCRIPTION OF IDENTITY THEFT RESOLUTION SERVICES ASSISTANCE SERVICES ARE PROVIDED BY TRAVEL INSURED'S DESIGNATED PROVIDER.

If you believe you are victim of Identity Theft, please contact our assistance provider at 888-268-2824. A brief description of the service and terms of use are provided below. The assistance provider treats each "Identify Theft" as an emergency and, subject to the limitations set forth in this Program Description, performs, for you any or all of the following steps necessary to attempt to undo or prevent further damage upon receipt, by you, of a duly completed and executed "Authorization Form".

- Obtain all pertinent credit information and history from you on the phone to determine if a fraud or theft has occurred.
- Educate you on how Identity Theft occurs and inform you of protective measures to take to avoid further occurrences.
- Provide you with a helpful ID Theft Resolution Kit.
- Provide you with a uniform ID Theft Affidavit ("Affidavit"), answer any question with regard to completing the Affidavit and submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Report or assist fraudulent activity to the local authorities and forward a report of the said fraudulent activity to your creditors.
- Notify or assist you to notify the fraud department of your creditors.
- Notify all three major credit-reporting agencies to obtain a free credit report for you and place an alert on your records with the agencies, and obtain a list of additional creditors from them.
- If the Identity Theft Affidavit proves that you are a victim of Identity Theft, The Assistance Provider shall provide access via postal mail to credit monitoring to you for one year.
- Place a "security freeze" on your credit records, in states where such law was passed.
- Notify local authorities of the ID Theft incident and help you obtain and complete necessary reports.
- Submit "Authorization Form" and Affidavit to your creditors requesting cancellation of your card(s) and an issuance of a new one(s).
- If other forms of identification were stolen or missing, such as an ATM card, Driver's License, Social Security Card, Passport and so forth, notify or assist you in notifying the appropriate bank or agency of the situation so that they may take appropriate action and reissue a new form of identification.
- Provide you with assistance in filing or submitting paperwork for special ID Theft Protective measures, specific to your state of residence.
- Translate when you are overseas and need help communicating with the local police in order to file a report of an Identity Theft incident.
- When needed, follow up with creditors to ensure that the matter has been properly handled.

EXCLUSIONS

The following exclusions apply to Parts A, C and D:

- 1) Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only) committed by You or Your Traveling Companion;
- 2) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- 3) Participation in any military maneuver or training exercise;
- 4) Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; scuba diving, extreme skiing, and speed contest;
- 5) Participation as a professional in athletics;
- 6) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 7) Being under the influence of drugs or intoxicants unless prescribed by a Physician;
- 8) Commission or the attempt to commit a criminal act by You or Your Traveling Companion;
- 9) Pregnancy and childbirth (except for Complications of Pregnancy);
- 10) Dental treatment except as a result of Accidental Injury to sound, natural teeth within twelve (12) months of the Accidental Injury;
- 11) Pre-Existing Conditions; unless the policy is purchased within 14 days of the initial Trip deposit; and for the full non-refundable cost of Your trip and the booking for the covered Trip must be the first and only booking for this travel period and destination; and You are not disabled from travel at the time You pay the premium;
- 12) Mental or emotional disorders, unless hospitalized.

The following exclusions apply to Baggage/Personal Effects Coverage only in Part C:

ANY LOSS OR DAMAGE TO: animals; automobiles and their equipment; boats; trailers, motors; motorcycles; other conveyances and their equipment (except bicycles while checked as Baggage with a Common Carrier); eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, securities, and documents; tickets.

ANY LOSS CAUSED BY OR RESULTING FROM:

Wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; and property shipped as freight or shipped prior to the Scheduled Departure Date.

The following exclusions apply to Collision Damage Waiver coverage only in Part E:

1. Any obligation You assume under any agreement (except insurance collision deductible);
2. Rentals of trucks, campers, trailers, off-road vehicles, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;
3. Any loss which occurs if You are in violation of the rental agreement;
4. Failure to report the loss to the proper local authorities and the rental company;
5. Damage to any other vehicle, structure or person as a result of a covered loss.
6. Glass damage;
7. Overhead damage;
8. Tire damage.

DEFINITIONS

- 1) "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
- 2) "Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
- 3) "Actual Cash Value" means purchase price less depreciation.
- 4) "Assistance Company" means the service provider with which the Insurer has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.
- 5) "Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.
- 6) "Bankruptcy" means the filing of a petition for voluntary or involuntary Bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 U.S.C. Subsection 101 et seq.
- 7) "Bodily Injury" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.
- 8) "Business Partner" means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day-to-day management of the business.
- 9) "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- 10) "Common Carrier" means any land, sea, and/or air conveyance operating under a license for the transportation of passengers for hire.
- 11) "Complication of Pregnancy" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.
- 12) "Cruise" means any prepaid sea arrangements.
- 13) "Default" means a material failure or inability to provide contracted services due to financial insolvency.
- 14) "Dependent Child(ren)" means Your child (or children), including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance.
- 15) "Domestic Partner" means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.
- 16) "Economy Fare" means the lowest published rate for a one-way ticket.
- 17) "Effective Date" means the date and time Your coverage begins, as outlined in the General Provisions section of this policy.
- 18) "Exotic Vehicles" includes Auburn, AVanti, Bentley, Bertone, BMC/Leyland, Bradley, Bricklin, Corvette, Cosworth, Clenet, DeLorean, Excalibre, Ferrari, Hummer, Iso, Jaguar, Jensen, Jensen Healy, Lamborghini, Louts, Maserati, MG, Morgan, Pantera, Panther, Pnininfarina, Porsche, Rolls

Royce, Rover, Stutz, Sterling, Triumph, TVR. This is not a comprehensive list, please contact Your Administrator for eligibility.

- 19) "Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.
- 20) "Host at Destination" means a person with whom You are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.
- 21) "Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.
- 22) "Injury" means Bodily Injury caused by an Accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.
- 23) "The Insurer" means Arch Insurance Company.
- 24) "Land/Sea Arrangements" means land and/or sea arrangements booked through the Travel Supplier.
- 25) "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; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.
- 26) "Natural Disaster" means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.
- 27) "Pre-Existing Condition" means any Injury, Sickness or condition of Yourself, a Traveling Companion or a Family Member for which medical advice, diagnosis, care or treatment was recommended or received with the 60-day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.**
- 28) "Physician" means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or a Family Member.
- 29) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.
- 30) "Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or to a different final destination.
- 31) "Sickness" means illness or disease which is diagnosed and treated by a Physician on or after the Effective Date of the protection plan and while You are covered under this plan.
- 32) "Strike" means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.
- 33) "Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.
- 34) "Travel Supplier" means tour operator, Cruise line, hotel, etc., who has made the land and/or sea arrangements.
- 35) "Traveling Companion" means a person who is sharing travel arrangements with You. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

36) "Trip" means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements, provided such flight connections are scheduled to commence within one (1) day of the Land/Sea Arrangements.

37) "Unforeseen" means not anticipated or expected and occurring after the Effective Date of the policy.

38) "Used" means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

39) "You," "Your," or "the Insured" means a person who has purchased a Trip and who has paid the required plan cost for the protection plan provided herein.

TERM OF COVERAGE

1. The Trip Cancellation Benefit takes effect at 12:01 a.m. the day after the receipt of the appropriate plan cost that covers the full cost of Your Trip.

2. All other Coverage take effect at 12:01 a.m. local time at Your location on the departure date of Your Trip.

3. All Coverage shall terminate on the earlier of the following dates: (a) Your return to the origination point as specified in the travel tickets; (b) 11:59 p.m. local time at Your location on the date Your Trip is completed.

4. If You extend the return dates, all Coverage will terminate at 11:59 p.m. local time at Your location on the date originally Scheduled Return Date.

EXTENDED COVERAGE. All coverage under the policy will be extended, if: (a) Your entire Trip is covered by the policy; and (b) Your return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days

CLAIMS PROCEDURE

For questions regarding Your plan or to receive a claim form, contact TII, or send Your name, address, travel dates, booking number and details of Your loss within 30 days to:

Travel Insured International
P.O Box 280568
East Hartford, CT 06128-0568
1-866-684-0218
(Weekdays 7:45 a.m.-5:30 p.m. ET)

Important: To facilitate prompt claims settlement, You will be asked to provide proof of Your loss. Therefore, be sure to obtain the following as applicable; For cancellation/interruption claims – Your travel invoice, the cancellation or interruption date, original unused tickets/vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. For baggage and baggage delay claims – reports from parties responsible (i.e. airline, cruise line, etc.) for loss, theft or damage or delay. A police report may be requested. Please obtain receipts for lost or damaged items. For medical claims – detailed medical statements from treating physicians where and when the accident or Sickness occurred as well as receipts for medical services and supplies.

Notice to State of Washington Residents: This is not Your insurance policy. To obtain Your state-specific insurance policy, call 1-866-684-0218.

You are entitled to cancel the policy within 14 days of Your purchase date with a full refund provided You have not already departed on Your Trip. Under Accident and Sickness Medical Expense, You are eligible for coverage if You receive any treatment within 365 days of the Accident or 30 days of the onset of the Sickness.

"Excess Insurance Provision" is not applicable. Accidental Death benefits are provided if loss of life or limb is suffered within 365 days of the Accident.

BENEFICIARY

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

Protection plan fees are non-refundable.

Plan is designed by Travel Insured International, Inc.®



This Insurance, under policy AIC-TRVL-P (2/03) is underwritten by: Arch Insurance Company, with its principal place of business in New York, NY.



Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with American Group Travel Trust, Bank Newport as Trustee. In the event of any conflict between this Description of Coverage and the Master Policy, the policy will govern.

BENEFITS

Part A – Travel Protection

Trip Cancellation Up to Trip Cost
 Trip Interruption 150% of Trip Cost
 Trip Delay (6 hrs) \$500 (\$150/day)

Part B – Medical Protection

Emergency Accident and Sickness Medical Expense \$50,000
 Emergency Evacuation and Repatriation of Remains \$100,000

Part C – Baggage Protection

Baggage and Personal Effects \$1,000
 Limit Per Article \$250
 Combined Limit – Valuables \$500
 Baggage Delay \$200
 Lost or Stolen Rail Pass \$350

Part D – Travel Accident Protection

24 hr Accidental Death & Dismemberment \$10,000

Part E – Collision Damage Waiver \$25,000*

24 hr Worldwide Emergency Assistance Services Included
 ID Theft Resolution Services Included

**CDW coverage not available to residents of Texas and Washington*

RATES

TOUR COST PER PERSON	PLAN COST PER PERSON
\$0-\$1,000	\$64.00
\$1,001-\$2,000	\$127.00
\$2,001-\$3,000	\$172.00
\$3,001-\$4,000	\$239.00
\$4,001-\$5,000	\$327.00
\$5,001-\$6,000	\$389.00
\$6,001-\$7,000	\$435.00

To mail your completed application: detach at perforation, insert the proper payment (if paying by check), apply postage and moisten and seal the envelope.

Remember to save your brochure and take it with you on your trip. Your brochure contains the complete description of your benefits and important information should you need assistance during your trip or need to file a claim.

Travel Insured International, Inc.®
 52-S Oakland Avenue, P.O. Box 280568
 East Hartford, CT 06128-0568

Please complete the following application and return to Travel Insured International. If paying by check, please mail a check for the full amount due to Travel Insured. If paying by credit card please complete the appropriate section on the application. Credit card applications may be faxed to Travel Insured at 860-528-8005.



52-S Oakland Avenue
P.O. Box 280568
East Hartford, CT 06128-0568
1-866-684-0218
Fax: 860-528-8005

APPLICATION (IDYLL UNTOURS #39987)

PLEASE PRINT CLEARLY IN BLACK INK

PRIMARY TRAVELERS NAME:

1. _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE NUMBER: _____

NAME OF ADDITIONAL TRAVELER(S):

2. _____

3. _____

4. _____

5. _____

DEPARTURE DATE: _____ RETURN DATE: _____

DESTINATION: _____ INITIAL TRIP DEPOSIT DATE: _____

TOUR COST AND PLAN COST PER TRAVELER:

	<u>TOUR COST</u>	<u>PLAN COST</u>
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____

SUBTOTAL: _____

NON-REFUNDABLE

ADMINISTRATION FEE: \$5.00

TOTAL: _____

CHECK OR MONEY ORDER ENCLOSED

  EXPIRATION DATE: _____

NAME ON CREDIT CARD: _____ NUMBER ON CREDIT CARD: _____

SIGNATURE: _____