

# Global Alert! Enhanced Travel Protection Plan

It's Time To Relax ...

*Global Alert!* is going places with You

## Protect your travel investment

### What if...

- 1) You must cancel or interrupt your Trip because you or someone in your immediate family unexpectedly becomes ill, injured or dies?
- 2) Your tour operator, airline or cruise line defaults or declares bankruptcy?
- 3) There is an act of terrorism?

Canceled or interrupting a Trip may cause you to lose some or all of your prepaid Trip expenses. With the Trip Cancellation/Interruption Benefit you are protected for covered medical reasons and many non-medical reasons as well (see Page 4 "Other Covered Events" definition for details).

**And ... for the most complete protection, we now offer our **Optional Cancel For Any Reason Benefit** (see opposite panel and Page 2 for complete details).**

## Protect your personal belongings

**What if...** your baggage and personal possessions are lost, stolen or damaged while on your Trip?

Airlines accept only a limited liability for your checked baggage and do not cover your carry-on items. Cruise lines and hotels offer little or no coverage. Homeowners or renters insurance may have high deductibles.

With the Baggage Benefit, you are protected if your baggage or personal articles are lost, stolen, or damaged. Under Baggage Delay, you will be reimbursed for your purchase of necessities if your baggage is delayed for more than 12 hours.

## Avoid costly travel medical expenses

**What if...** you are ill or injured during your Trip?

When medical emergencies arise away from home, travelers often find that their medical policies, HMO's, and PPO's provide little or no coverage for these expenses. For example, Medicare does not cover you outside the U.S. and Medicare Supplement policies offer limited or no protection.

Even policies that provide coverage for foreign medical expenses may not cover the emergency medical transport, escort expenses and similar charges that arise from a medical emergency.

The Medical Expense/Emergency Assistance Benefit reimburses you up to \$100,000 for your covered medical expenses; emergency dental expenses during your Trip; and evacuation expense for covered medical transportation. When necessary, major expenses can be paid directly to medical providers and medical transportation service providers.

## Increase protection with Global Alert! "Extra"

**Global Alert! "Extra"** has been specially designed to provide additional protection to those persons who:

- 1) desire increased Emergency Evacuation Benefits when traveling (**up to \$1,000,000 additional protection**);
- 2) want additional Air Flight Protection (**\$100,000 additional protection**); or
- 3) are renting a car while on vacation (**\$25,000 Primary Rental Car Damage protection**).

## Access Your Medical Records online

With our **Traveler PDQ Service**, you can assure that your important medical records are available to you or any Physician chosen by you, anytime, anywhere in the world, quickly, wherever internet access is available. The Traveler PDQ health information registration process takes just a few minutes. Register at your convenience at [www.travelerpdq.com](http://www.travelerpdq.com)\* or call, toll free 1-800-379-9887. Don't wait, protect yourself now. It's free during your insured Trip!

\* **Your Traveler PDQ Program Code is 0901**

## Pay Your Premium within 15 Days of Your Initial Trip Deposit and ...

### The Exclusion for Pre-Existing Conditions will be waived if:

- 1) your enrollment form and premium payment is received (or, if mailed, is post-marked) within 15 days of the date your initial Trip deposit is received;
- 2) you insure all prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 15 days of the payment for those arrangements the cost of any subsequent arrangements (or any other arrangements not made through your travel agent) added to your Trip; and
- 3) you are not disabled from travel at the time you pay your premium.

**See Page 5 for the Pre-Existing Condition definition which details the Pre-Existing Conditions that are excluded.**

### Coverage for Financial Insolvency is included under the Pre-Departure Trip Cancellation and Post-Departure Trip Interruption Benefits, if:

your enrollment form and premium payment is received (or, if mailed, is post-marked) within 15 days of the date your initial Trip deposit is received.

**See Page 4 for the definition of Financial Insolvency which details the coverage provided.**

### Coverage for a Terrorist Act is included under the Pre-Departure Trip Cancellation and Post-Departure Trip Interruption Benefits, if:

your enrollment form and premium payment is received (or, if mailed, is post-marked) within 15 days of the date your initial Trip deposit is received.

**See Page 4 for the definition of Other Covered Events (item #4G) which details the coverage provided.**

# Plus

If you purchase the **Optional Cancel For Any Reason Benefit** ...

You can cancel your Trip for any reason not otherwise covered by the policy and be reimbursed for 75% of the prepaid, forfeited, non-refundable Payments or Deposits you paid for your Trip provided:

1. your enrollment form and premium payment is received (or, if mailed, is post-marked) within 15 days of the date your initial deposit/payment for your Trip is received; and
2. you insure all prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 15 days of the payment for those arrangements the cost of any subsequent arrangements (or any other arrangements not made through your travel agent) added to your Trip; and
3. you cancel your Trip two (2) days or more before your Scheduled Trip Departure Date.

## IMPORTANT ELIGIBILITY NOTICE

Global Alert! Enhanced Insurance is only available for citizens or residents of the USA or Canada. Eligibility for purchase will be confirmed at time of claim. If it is determined that a person or trip is not eligible for coverage as detailed above, any claim for benefits will be denied and premium will be refunded.

If you are not satisfied for any reason, you may return your certificate/brochure (and confirmation receipt) to M. H. Ross Travel Insurance Services within 10 days after receipt. Your premium will be refunded, provided you have not already departed on your Trip or filed a claim. When so returned, the certificate/brochure is void from the beginning.

## Schedule of Coverages

<b>A. Global Alert! Enhanced Travel Protection Plan Benefits</b>		<b>MAXIMUM BENEFIT</b>
Pre-Departure Trip Cancellation		Up To Trip Cost*
Post-Departure Trip Interruption		Up To 150% Of Trip Cost*
Travel Delay (8 Hours or More)		\$200 Per Day /\$1,000 Maximum
Medical Expense/Emergency Assistance		\$100,000
Accident & Sickness Medical Expenses		Included
Emergency Medical Evacuation & Repatriation of Remains		Included
<b>Medex</b> 24-Hour Assistance Service		Included
Accidental Death and Dismemberment		\$50,000
Baggage and Personal Effects		\$1,500
Baggage Delay (12 Hours or More)		\$200 Per Day / \$400 Maximum
<b>B. Global Alert! "Extra"</b> (Available only if Part A is purchased)		<b>MAXIMUM ADDITIONAL BENEFIT</b>
Accidental Death and Dismemberment Air Flight Benefits		\$100,000
Emergency Medical Evacuation & Repatriation of Remains		\$1,000,000
Rental Car Damage Benefit** (Available only if Part A is purchased)		\$25,000
<b>C. Cancel For Any Reason</b> (Available only if Part A is purchased)		<b>MAXIMUM BENEFIT</b>
Cancel For Any Reason Benefit		75% of Non-Refundable Trip Cost*

\* If you insure an amount less than your total prepaid Trip costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Pre-Departure Trip Cancellation and Post-Departure Trip Interruption will be limited to the amount of coverage you purchased; and 2) there will be no coverage available under the optional Cancel For Any Reason Benefit, if purchased.

\*\* Not available in some states, call for availability.

## TRAVEL INSURANCE CERTIFICATE

### Who Is Eligible For Coverage

A person who has arranged to take a Trip, completes the enrollment form and pays the required premium, and is a citizen or resident of the U.S.A. or Canada.

### When Coverage Begins

The Pre-Departure Trip Cancellation Benefit is effective on the earlier of:

- 1) at 12:01 A.M. Standard Time on the day after the date the premium is received by M. H. Ross Travel Insurance Services; or
- 2) if mailed, at 12:01 A.M. Standard Time on the day after the postmark date.

Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date. All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of: 1) the date the premium has been received; 2) the date and time you start your Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

### When Coverage Ends

Your coverage automatically ends on the earlier of: 1) the date the Trip is completed; 2) on the Scheduled Return Date; 3) on your arrival at the return destination on a round trip, or the destination on a one-way trip; 4) cancellation of the Trip covered by the policy. Termination of the policy will not affect a claim for loss which occurs after premium has been paid. All coverage under this policy will be extended if your entire Trip is covered by the policy and your return is delayed by unavoidable circumstances beyond your control. If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

## Summary of Coverages

### 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 Trip due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death that occurs before departure on your Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) require the examination and treatment by a Physician at the time the Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip. We will pay a benefit if you are prevented from taking your Trip due to Other Covered Events, as defined, (see Page 4) that occur before departure on your Trip.

**Please refer to the Policy Definitions, page 5 for an explanation of Pre-Existing Conditions which are excluded under the Pre-Departure Trip Cancellation Coverage.**

### Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule for the amount of prepaid, forfeited, non-refundable Payments or Deposits that you paid for your Trip if your Trip is canceled. 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 Trip is canceled and your 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: 1) your arrival on your Trip is delayed beyond the Scheduled Departure Date or 2) you are unable to continue on your Trip after you have departed on your Trip due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death.

For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) for item 2) above, commence while you are on your Trip and your coverage is in effect under the policy; and c) for both items 1) and 2) above, require the examination and treatment by a Physician, at the time the 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 Trip or to prevent you from continuing your Trip.

We will pay a benefit if: 1) your arrival on your Trip is delayed beyond the Scheduled Departure Date or 2) you are unable to continue on your Trip after you have departed on your Trip due to Other Covered Events, as defined (**see Page 4**).

### Post-Departure Trip Interruption Benefits

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

1. the additional transportation expenses by the most direct route from the point where you interrupted your Trip: a) to the next scheduled destination where you can catch up to your Trip; or b) to the final destination of your Trip; or
2. the additional transportation expenses incurred by you by the most direct route to reach your original 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. your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is interrupted and your Trip is continued.

**Please refer to the Policy Definitions, page 5, for an explanation of Pre-Existing Conditions which are excluded under the Post-Departure Trip Interruption Coverage.**

### Optional Cancel For Any Reason Benefit

If you cancel your Trip for any reason not otherwise covered by this policy, we will reimburse you for 75% of the prepaid, forfeited, non-refundable Payments or Deposits you paid for your Trip provided:

1. your enrollment form and premium payment is received (or, if mailed, is post-marked) within 15 days of the date your initial deposit/payment for your Trip is received; and

2. you insure all prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 7 days of the payment for those arrangements the cost of any subsequent arrangements (or any other arrangements not made through your travel agent) added to your Trip; and
3. you cancel your Trip two (2) days or more before your Scheduled Trip Departure Date.

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

### Travel Delay

If your Trip is delayed for 8 hours or more, we will reimburse you, up to the amount shown in the Schedule for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

#### Travel Delay must be caused by or result from:

- 1) Common Carrier delay; or 2) loss or theft of your passport(s), travel documents, or money; or 3) quarantine; or 4) hijacking; or 5) natural disaster or closure of public roadways by government authorities due to adverse weather; or 6) Injury or Sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or 7) death of an Immediate Family Member traveling with you, or a Traveling Companion.

### Medical Expense/Emergency Assistance

We will pay this benefit, up to the amount in 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 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.

**Please refer to the Definitions, page 5, for an explanation of Pre-Existing Conditions which are excluded under the Medical Expense/Emergency Assistance Benefits.**

#### Covered Expenses means:

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 within one year from the date of your Sickness or Injury;
2. expenses for emergency dental treatment incurred by you during a Trip;
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 in the USA or Canada, 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 airfare, to the place of hospitalization for one person chosen by you, provided 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 airfare, to your place of residence in the USA or Canada, 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 airfare (or first class, if your original tickets were first class) to your place of residence in the USA or Canada, 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 policy;

### Baggage & Personal Effects

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, passports or visas during your Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all of the credit card conditions imposed by the credit card companies.

**Items Subject to Special Limitations** - We will not pay more than \$500 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. Items not included above are subject to a \$250 per item limit.

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

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

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

**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 75% 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 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.

### Baggage Delay

We will reimburse you up to the amount shown in the Schedule for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 12 hours or more during your Trip. We will also reimburse you up to \$25 for expenses incurred during your Trip to expedite the return of your delayed Baggage. This coverage terminates upon your arrival at the return destination of your Trip.

### Accidental Death and Dismemberment

We will pay this benefit up to the amount on the Schedule if you are injured in an Accident which occurs while you are on a Trip and covered under the policy, and you suffer one of the losses listed below within 365 days of the Accident. The Principal Sum is the benefit amount shown on the Schedule.

<b>Loss:</b>	<b>Percentage of Principal Sum Payable:</b>
Life	100%
Both Hands; Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Hand; One Foot or Sight of One Eye	50%

If you suffer more than one loss from one Accident, we will pay only for the loss with the larger benefit. 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.

#### **Optional Air Flight Benefits**

The benefits provided by the policy for Air Flight apply only if you sustain a covered loss in an Accident which occurs while a passenger in or on, boarding or alighting from an aircraft of a regularly scheduled airline or an air charter company that is licensed to carry passengers for hire.

#### **Optional Rental Car Damage Benefit**

If you rent a car while on your Trip and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not in your control while in your possession, or the car is stolen while in your possession and not recovered, we will pay you 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, up to the amount shown on the Schedule.

Coverage is provided to you, provided you are a licensed driver, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity.

**Coverage is not provided for loss due to:** 1) any obligation of you or a Traveling Companion or Immediate Family Member traveling with you assumed under any agreement (except insurance collision Deductible); 2) rentals of trucks, campers, trailers, off-road or four wheel drive vehicles, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles; 3) any loss which occurs if you or a Traveling Companion or Immediate Family Member traveling with you are in violation of the rental agreement; 4) failure to report the loss to the proper local authorities and the rental car company; 5) damage to any other vehicle, structure or person as a result of a covered loss.

**Your Duties In The Event of a Loss:** You must: 1) take all reasonable, necessary steps to protect the vehicle and prevent further damage to it; 2) report the loss to the appropriate local authorities and the rental company as soon as possible; 3) obtain all information on any other party involved in an Accident, such as name, address, insurance information and driver's license number; 4) provide us all documentation such as rental agreement, policy report and damage estimate.

#### **Definitions**

In this policy, "you", "your" or "yours" refer to the Insured. "We", "us" and "our" refer to the company providing this insurance. 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 current replacement cost for items of like kind and quality less depreciation.

**"Air Carrier"** means any air conveyance operated under a license for the transportation of passengers for hire.

**"Baggage"** means luggage, personal possessions and travel documents taken by you on the 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 taxi cabs, or rented, leased, or privately owned motor vehicles.

**"Domestic Partner"** means a person who is at least 18 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.

**"Exotic Vehicle"** includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Citroen, Clenet, Corvette, Cosworth, De Lorean, Excalibre, Ferrari, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, MG, Maserati, Mercedes Benz, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls Royce, Rover, Stutz, Sterling, Triumph, and TVR.

**"Financial Insolvency"** means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition, by a tour operator, cruise line or airline, other than the person, organization, agency or firm from whom you directly purchased or paid for your Trip provided the Financial Insolvency occurs more than 15 days following your effective date for the Trip Cancellation Benefits.

**"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 policy 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 takes a Trip, completes any required enrollment form, and pays any required premium.

**"Insurer"** means Stonebridge Casualty Insurance Company, Columbus, OH.

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

1. Air Carrier delays resulting from inclement weather, mechanical breakdown of the aircraft on which you are scheduled to travel, or organized labor strikes that affect public transportation;
2. arrangements canceled by an airline, cruise line, or tour operator, resulting from inclement weather, mechanical breakdown of the aircraft on which you are scheduled to travel, or organized labor strikes that affect public transportation.

#### **Items #1 and #2 above apply only to Post-Departure Trip Interruption Benefits.**

3. arrangements canceled by an airline, cruise line, or tour operator, resulting from Financial Insolvency as defined.  
**Item #3 above is subject to your premium being received within 15 days of the initial deposit/payment for your Trip.**
4. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events:
  - (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) your Home is made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
  - (d) being called into active military service to provide aid or relief in the event of a natural disaster;
  - (e) a documented theft of passports or visas;
  - (f) a transfer of employment of 250 miles or more;

- (g) a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Trip provided: 1) the Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Trip; and 2) your premium is received within 15 days of the initial deposit/payment for your Trip;
- (h) a cancellation of your Trip if your arrival on the Trip is delayed and causes you to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Travel Delay Benefit;
- (i) Your involuntary termination of employment or layoff which occurs more than 30 days after your effective date of coverage and was not under your control. You must have been continuously employed with the same employer for 2 years prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

**“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 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 for your Trip. Payments made in the form of a certificate, voucher or discount are not Payments or Deposits as defined herein.

**“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 Declarations.

**“Pre-Existing Condition”** means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Business Partner or Immediate Family Member scheduled or booked to travel with you: 1) received, or received a recommendation for, a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine.

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

**“Program Medical Advisors”** means individuals appointed by MEDEX Assistance Corporation.

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

**“Scheduled Return Date”** means the date on which you are originally scheduled to return to the point where the 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 insurance 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 insurance is not a Sickness as defined herein and is not covered by the policy.

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

**“Traveling Companion”** means up to six persons whose names appear with yours on the same Trip arrangement and who, during the Trip, will accompany you.

**“Trip”** means a scheduled trip for which coverage is elected and premium paid, and all travel arrangements are arranged prior to the Scheduled Departure Date of the Trip.

**“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.

## Policy Exclusions

**The following exclusion applies to the Accidental Death and Dismemberment coverage:**

1. We will not pay for loss caused by or resulting from Sickness of any kind.

**The following exclusion applies to the Medical Expense / Emergency Assistance, Pre-Departure Trip Cancellation, Post-Departure Trip Interruption and Travel Delay coverages:**

2. We will not pay for loss or expense caused by or incurred as a result of a Pre-Existing Condition, as defined in the policy, including death that results therefrom. This exclusion does not apply to benefits under Covered Expenses item #3 (emergency medical evacuation) or item #8 (return of remains) of the Medical Expense/Emergency Assistance Benefits coverage.

**Exclusion #2 will be waived if:** a) Your enrollment form and premium payment is received (or, if mailed, is postmarked) within 15 days of the date your initial Trip deposit is received; b) you insure all prepaid Trip costs that are subject to cancellation penalties or restrictions; and c) you are not disabled from travel at the time you pay your premium.

**The following exclusions apply to all Coverages:**

3. We will not pay for any loss under the policy, caused by, or resulting from:
  - a)** suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion, Immediate Family Member, or Business Partner booked to travel with you, while sane or insane (while sane in CO & MO);
  - b)** mental, nervous or psychological disorders;
  - c)** being under the influence of drugs or intoxicants unless prescribed by a Physician;
  - d)** normal pregnancy or resulting childbirth or elective abortion;
  - e)** participation as a professional in athletics;
  - f)** participation in organized amateur and interscholastic athletic or sports competition or events;
  - g)** riding or driving in any motor competition;
  - h)** declared or undeclared war, or any act of war;
  - i)** civil disorder (does not apply to Travel Delay);
  - j)** service in the armed forces of any country;
  - k)** nuclear reaction, radiation or radioactive contamination;
  - l)** operating or learning to operate any aircraft, as pilot or crew;
  - m)** mountain climbing, bungee cord jumping, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
  - n)** any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
  - o)** any amount paid or payable under any Worker’s Compensation, Disability Benefit or similar law;
  - p)** loss or damage caused by detention, confiscation or destruction by customs;
  - q)** Elective Treatment and Procedures;
  - r)** medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
  - s)** Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Trip, Financial Insolvency which occurred, or for which a petition for bankruptcy was filed by a tour operator, cruise line or airline before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 15 days following your effective date for the Trip Cancellation Benefits;
  - t)** failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for other than Financial Insolvency;
  - u)** business, contractual or educational obligations of you, an Immediate Family Member, Business Partner, or Traveling Companion;
  - v)** a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for you.

**Note:** Exclusion 3, Item v) above, applies to you, an Immediate Family Member, Traveling Companion or Business Partner.

## MEDEX International Travelers Assistance Service

With Global Alert! Enhanced you'll have 24-hour, worldwide, collect call access to MEDEX'S international assistance services, including:

### Information before you travel:

- Visa and passport requirements
- Immunization requirements, currency rates & weather conditions

### While traveling, assistance with:

- Arrangements for emergency medical evacuation Referrals to local physicians, hospitals, & other medical providers
- Monitoring your condition and contacting your personal physician
- Multilingual interpretation services
- Advance or guarantee of medical payments
- Urgent messages to family, friends, and business
- Arrangements for escort/return home for minors
- Arrangements for hospital bedside visit by family member or friend
- Return of mortal remains
- Emergency cash advances
- Tracking lost or delayed Baggage
- Replacing lost or stolen travel documents or tickets

MEDEX multilingual professionals are available for the travel assistance services detailed above. MEDEX can be reached from anywhere in the world, 24 hours a day, every day. To ensure payment of benefits for a Medical Expense/Emergency Assistance claim, you must contact MEDEX as soon as possible.

Arrangements for a medical evacuation, escort for minor, hospital bedside visit or repatriation of remains made by others without the prior approval of MEDEX may not be eligible for payment or reimbursement under the policy.

**Note:** Neither the Insurer(s) nor MEDEX ASSISTANCE CORPORATION shall be responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

## How to Contact MEDEX

**If you are sick, injured, or in need of any of the assistance services** listed above, contact the MEDEX 24-Hour Assistance Network and give them the following Plan Number: 0901

Plan Number: 0901

The MEDEX Assistance Network extends worldwide. If you are outside the United States or Canada, call the local telephone operator for help in placing your **collect call**. Within the United States and Canada, use the toll free number. Phones are answered 24 hours daily.

**Within U.S.A. & Canada**  
1-800-527-0218

**Outside U.S.A. & Canada**  
1-410-453-6330\*

\*From outside the United States & Canada, you will first have to enter the International Access Code of the country you are calling from.

## Where to Present a Claim

All claims should be presented to the Program Administrator:

**Trip Mate** (In CA, dba Trip Mate Insurance Agency)  
9225 Ward Parkway, Suite 200  
Kansas City, Missouri 64114  
1-877-452-5378 (Toll Free)

**When calling, refer to Plan Number: 0901**

Claims may also be reported online and claim forms downloaded at [www.tripinsurance.com](http://www.tripinsurance.com)

## Your Duties in the Event of a Loss

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

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

### Global Alert! Enhanced Travel Insurance is Underwritten By:

**Stonebridge Casualty Insurance Company**, Columbus, Ohio; (all states except as otherwise noted) under Policy/Certificate Form series TAH5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAH5100 and TAH5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAH5100IPS and TAH5200IPS.

**Notice:** If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA, WY) your coverage is provided on an individual policy form. Your policy number is your complete Name plus 0901. Additional forms complete your policy and are available at [www.tripmate.com](http://www.tripmate.com). You can also request these forms by calling M.H. Ross Travel Insurance Services at 1-800-423-3632.

**In Canada: Life Investors Insurance Company of America** (except Baggage & Personal Effects and Baggage Delay) & **Legacy General Insurance Company**, Markham, Ontario (Baggage & Personal Effects and Baggage Delay).

**Note:** This policy contains disability insurance benefits or health insurance benefits, or both, that apply only during a 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:** Your homeowners policy, if any, may provide coverage for loss of personal effects. You are not required to purchase baggage insurance in connection with purchase of tickets or in connection with the lease or rental of a motor vehicle.

Plan Designed & Marketed by:

**M.H. Ross Travel Insurance Services**

P.O. Box 9159, Van Nuys, CA 91409-9159

California License # 0208389

**Call: 800-423-3632 Fax: 888-424-8731**

**Traveler PDQ Service is provided by:**

Worldwide PDQ, a division of Cargril Corporation

**24 Hour Assistance Service is provided by:**

MEDEX Assistance Corporation

FOR INSURANCE INQUIRIES CALL:

**800-423-3632**

FAX TOLL FREE:

**888-424-8731**

E-Mail:

**info@tripinsurance.com**

Monday - Friday 7:30 AM to 5:00 PM (PST)

Please read and familiarize yourself with the benefits, services, provisions, exclusions and definitions in this Travel Insurance Certificate. This is your evidence of coverage if your enrollment form and payment for the policy have been received and should be retained.