

Insure-a-Flight

Travel Insurance Certificate

Schedule of Coverages

Insure-a-Flight Travel Protection Plan Benefits	MAXIMUM BENEFIT
Pre-Departure Trip Cancellation	Up To Air Ticket Cost
Post-Departure Trip Interruption	Return Air Flight Cost
Travel Delay (12 Hours or More)	Up To \$100
On Call 24-Hour Assistance Service	Included
Accidental Death and Dismemberment (Air Flight Only)	\$25,000
Baggage Delay (24 Hours or More)	\$100

DESCRIPTION OF COVERAGES

Who is eligible for coverage

A person who has arranged to take a Trip, and pays the required premium, and is a citizen or resident of the United States of America or Canada.

When coverage begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of 1) the date the premium has been received by TravelSafe; 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.

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day after the date your premium is received by TravelSafe.

Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Trip if the required premium payment is received.

When coverage ends

Your coverage automatically ends on the earlier of: 1) the date the Trip is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Trip covered by the Policy.

Termination of the policy will not affect a claim for loss that occurs after premium has been paid.

All coverages under the 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, that occur before departure on your Trip.

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.

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

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.

Post-Departure Trip Interruption Benefits: We will reimburse you, less any refund paid or payable, for one of the following:

- the additional transportation expenses by the most direct route from the point you interrupted your Trip:
 - to the next scheduled destination where you can catch up to your Trip; or
 - to the final destination of your Trip; or
- 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.

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

Travel Delay

If your Trip is delayed for 12 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: Common Carrier delay; or loss or theft of your passport(s), travel documents or money; or quarantine; or hijacking; or natural disaster or closure of public roadways by government authorities due to adverse weather; or Injury or Sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or death of you, an Immediate Family Member traveling with you, or a Traveling Companion.

Accidental Death and Dismemberment

We will pay this benefit up to the amount on the Schedule if you are injured in an Accident while a passenger in or on an aircraft of a regularly scheduled airline or an air charter company that is licensed to carry passengers for hire 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.

We will pay 100% of the Principal Sum for loss of: life; both hands or feet, or sight of both eyes; one hand and one foot; or one hand or one foot and sight of one eye. We will pay 50% of the Principal Sum for loss of: one hand or one foot; or sight of one eye.

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.

Baggage Delay

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 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.

Definitions

In this Policy, “you”, “your” and “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.

“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 taxicabs or rented, leased or privately owned motor vehicles.

“Domestic Partner” means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

“Elective Treatment and Procedures” means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

“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 arranges a Trip and pays any required premium.

“Insurer” means Stonebridge Casualty Insurance Company, Columbus, OH; Life Investors Insurance Company of America; or Legacy General Insurance Company.

“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 resulting from inclement weather or organized labor strikes that affect public transportation;

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

3. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy: 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.

“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 Benefit Schedule.

“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 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 ON CALL International, LLC.

“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 a person whose name appears with yours on the same Trip arrangement and who, during the Trip, will share accommodations with you in the same room, cabin, condominium unit, apartment unit, or other lodging.

“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.

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 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 resulting from a Pre-Existing Condition, as defined in the policy, including death that results therefrom.

Exclusion #2 does not apply if your premium is received within 15 days of the initial deposit/payment for your Trip and you are not disabled from travel when you pay your premium.

The following exclusion applies 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; **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, skydiving, 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)** a 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)** business, contractual or educational obligations of you, an Immediate Family Member, Business Partner, or Traveling Companion; **t)** bankruptcy, financial insolvency, default or failure to supply services by a travel supplier; **u)** failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements; **v)** 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.

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

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
1-888-411-5378 (Toll Free)

When Reporting a claim, please use the following:

Plan Number: 925A

The Travel Insurance is Underwritten By: Stonebridge Casualty Insurance Company, Columbus, Ohio; (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS.

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 925A. Additional information about your policy is available at www.tripmate.com. You can also request this information by calling Trip Mate at 1-888-411-5378.

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

ON CALL International Assistance Service - Available Worldwide 24 Hours a day ...

With **TravelSafe** you'll have 24-hour, worldwide, collect call access to ON CALL'S international assistance services, including:

Information before you travel:

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

While traveling, assistance with:

- Arrangements for emergency medical evacuation
- Referrals to local physicians, hospitals, and 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

The ON CALL 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. Phone answered 24 hours daily.

Within U.S.A. & Canada

1-800-555-9095

Outside U.S.A. & Canada

1-603-894-4710*

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

Plan Number 925A

Note: Neither the Insurer nor ON CALL International, LLC. shall be responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

Plan Designed & Marketed by:

TravelSafe

P.O. Box 7050

Wyomissing, PA 19610-9783

Call: 866-467-2358 Fax: 800-303-6015

Please read this Insurance Certificate/brochure carefully, as it is your evidence of coverage under the policy (once you have paid the appropriate premium). If you have any questions about the coverages offered or to report a claim, please contact Trip Mate at 1-888-411-5378. Claims may also be reported online and claim forms downloaded at www.tripmate.com **Plan Number: 925A**