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We understand that your travel plans can sometimes change due to unforeseen events. Therefore Prometour is pleased to offer its exclusive Peace of Mind Program. You can plan and register for your trip knowing that your group leader has chosen this flexibility. This Program, including a travel protection policy and Prometour's most flexible terms, must be purchased at the time you confirm booking for the trip.

The following outlines the benefits of Prometour's Peace of Mind Program. See its Terms & Conditions, below for detailed terms of the Program.

45 days or more prior to departure	44 to 3 days prior to departure	2 days or less prior to departure
<ul style="list-style-type: none"> <li>• Change the travel dates of your group's current trip</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>• Prometour will work with your group leader to modify your group's current trip</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>• Use your Cancel For Any Reason Insurance benefit and claim to the insurance company, 75% of the prepaid, forfeited, non-refundable payments or deposits you paid</li> </ul>	<ul style="list-style-type: none"> <li>• Use your Cancel For Any Reason Insurance benefit and claim to the insurance company 75% of the prepaid, forfeited, non-refundable payments or deposits you paid</li> </ul> <p><b>Within 30 Days prior to departure</b></p> <ul style="list-style-type: none"> <li>• If a Terrorist Act occurs in your departure city or in a city which is a scheduled destination on your itinerary for your covered trip; Use your Trip Cancellation Insurance benefit and claim to the insurance company, 100% of the trip cost</li> </ul>	<p><b>If a formal Travel Warning</b> is issued by the U.S. Department of State for any country on your itinerary, your Group Leader may still choose the following option</p> <ul style="list-style-type: none"> <li>• Change the travel dates of your group's current trip</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>• Prometour will work with your group leader to modify your group's current trip</li> </ul>

**PROMETOUR'S PEACE OF MIND PROGRAM TERMS & CONDITIONS**

Benefits of the Peace of Mind Program (hereinafter, "Program") are only available when purchased by the entire group and not individually. The Program provides special benefits from Prometour, and also includes the 360 Student Group Travel Protection Plan, a travel protection policy designed by Travelex Insurance Services, Inc. and underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio. Distributed and sold by Travel Insurance Center and Senior Market Sales, Inc. Refer to the insurance policy for Terms of Coverage

To qualify for the Program, it must be included in your group travel package, and Participants must pay all program fees, stated at the time of registration, by the initial deposit deadline. All Payments must be up to date as stated by the group's payment schedule. In any case, this program cannot be added after the first payment is made or in any subsequent payments.

If the trip is postponed or the itinerary revised: Prometour will make every effort to provide alternate travel arrangements subject to the following limitations:  
 If the group opts to revise the travel itinerary and the revised trip has a higher price than the original trip. Participants will be required to pay the difference in cost.

Participants cancelling from a revised or postponed trip will be charged a cancellation fee based on the date that the original trip was revised or the date of cancellation from the revised trip, whichever is higher.

In order to qualify for the Peace of Mind Program 2 days or less prior to departure, a formal Travel Warning must be issued by the U.S. Department of State, stating that Americans should not travel to any location or locations that are included in the group's trip itinerary. Prometour will not operate any trip to a destination which is under an active U.S. Department of State Travel Warning.

# 360° Student Group

## Travel Protection Plan Description of Coverage



## CHOICE PLAN

### DESCRIPTION OF COVERAGE

**Policyholder:** Travelex  
**Schedule:** 360° Student Group Choice  
**Plan Number:** TGSC-0816  
**Version:** 0816

### Schedule of Coverages & Services

Plan Benefits	Maximum Coverage Per Person
Trip Cancellation	Up to 100% of Insured Trip Cost
Trip Interruption	Up to 150% of Insured Trip Cost
Trip Delay	\$1,000
Missed Cruise Connection	\$1,000
Baggage & Personal Effects	\$500
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$15,000
Emergency Evacuation & Repatriation	\$50,000
Travel Assistance & Concierge Services*	Included

Coverages listed are up to the limits shown above and underwritten by Transamerica Casualty Insurance Company.

Trip Interruption coverage up to \$1,000 is included if a Trip Cost is not insured.

Additional Upgrades may have been included, please refer to your Confirmation of Coverage.

\*Travel Assistance & Concierge Services are provided by the designated provider as listed within this Description of Coverage.

**Please read this Description of Coverage in its entirety for a summary of your terms and conditions.**

Please Note: This policy may not be purchased after you have made final payment for your Covered Trip.

### Optional Cancel for Any Reason

Pak Benefits	Maximum Coverage Per Person
Cancel for Any Reason	Up to 75% of Insured Trip Cost

Optional Cancel for Any Reason is not available if the Covered Trip cost per person is greater than \$10,000.

### IMPORTANT NOTES

This program is effective only when the appropriate plan cost has been received. Please keep this document as your record of coverage.

### Ten Day Free Look Period

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your receipt of this document. If you haven't already left on your Covered Trip and/or provided there has been no covered expense, you will receive a full refund of your plan cost.

After this 10-day review period, the payment for this plan is non-refundable, except in the following circumstances:

- The supplier cancels or changes the dates of your Covered Trip and all penalties are waived; or
- You cancel your Covered Trip before any cancellation penalties are in effect; or
- You have duplicate coverage for this Covered Trip or due to your death.



Insurance Services

## TERMS OF COVERAGE

### **Who Is Eligible For Coverage**

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

### **When Coverage Begins**

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

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day after the date your plan payment is received. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date.

### **When Coverage Ends**

Your coverage automatically ends on the earlier of:

1. the date the Covered Trip is completed;
2. the Scheduled Return Date;
3. cancellation of the Covered Trip covered by the plan;
4. your arrival at the return destination on a round-trip, or the destination on a one-way trip.

All coverages under the plan will be extended if your entire Covered Trip is covered by the plan 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.

In no event will coverage be extended due to voluntary reasons without prior consent from Travelex Insurance Services.

## DEFINITIONS

In this Description of Coverage, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing the coverage. In addition certain words and phrases are defined as follows:

**Accident** means a sudden, unexpected, unintended and external event, which causes Injury.

**Accommodation** means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are secured.

**Actual Cash Value** means purchase price less depreciation.

**Baggage** means luggage, personal possessions and travel documents taken by you on the Covered Trip.

**Business Partner** means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

**Common Carrier** means any land, water or air conveyance operated under a license for the transportation of passengers for hire.

**Covered Trip** means a period of travel away from Home to a destination outside your city of residence and the Covered Trip does not exceed 120 days.

**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.

**Family Member** includes your or the Traveling Companion's dependent, spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), brother-sister,

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.

**Financial Insolvency** means complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services other than the person, organization, agency or firm from whom you directly purchased or paid for your Covered Trip provided the Financial Insolvency occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no coverage for the complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

**Home** means your primary or secondary residence.

**Hospital** means an institution, which meets all of the following requirements: (1) it must be operated according to law; (2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; (3) it must provide diagnostic and surgical facilities supervised by Physicians; (4) registered nurses must be on 24 hour call or duty; and (5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

**Injury** means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

**Insured** means an eligible person who arranges a Covered Trip and pays any required plan payment.

**Insurer** means Transamerica Casualty Insurance Company.

**Payments or Deposits** means the amount actually paid for the Insured's Covered Trip. Payments or Deposits may be made by cash, check, credit card, prepaid vouchers, incurred change fees, administrative fees, and Currency Units. Payments made in the form of a non-paid certificate, non-paid 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, including a chiropractor and Christian Science practitioner. 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 a 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, Domestic Partner, Business Partner or 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.

**Schedule** means the Benefit Schedule shown in the Description of Coverage for each Insured.

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

**Scheduled Return Date** means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

**Sickness** means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the plan is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

**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 alone or 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 who during the Covered Trip will accompany the Insured.

A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

**Trip Cost** means all prepaid trip costs that are subject to cancellation penalties or restrictions including the cost of any subsequent arrangements added to the Insured's Covered 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 100th percentile.

## **SUMMARY OF COVERAGES**

### **Pre-Departure Trip Cancellation Benefits**

If you are prevented from taking your Covered Trip for one of the Covered Reasons, we will reimburse you, up to the amount in the Schedule, for the amount of forfeited, and prepaid, non-refundable, and unused Payments or Deposits that you paid for your Covered Trip.

We will pay your additional cost as a result of a published change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is canceled due to a covered reason and your Covered Trip is not canceled.

If the travel supplier cancels your Covered Trip, you are covered up to \$200 for the reissue fee charged by the airline for the tickets or up to \$200 for the cost charged to retain your frequent traveler awards/points if you used them to purchase the airline ticket in conjunction with this Covered Trip. You must have covered the entire cost of the Covered Trip including the airfare.

### **Post-Departure Trip Interruption Benefits**

If you are unable to continue your Covered Trip for one of the Covered Reasons, we will reimburse you, less any refund paid or payable, for unused travel arrangements, plus the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip: (a) to the next scheduled destination where you can catch up to your Covered Trip; or (b) to the final destination of your Covered Trip; or
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip destination if you are delayed and leave after the Scheduled Departure Date; and
3. your additional cost as a result of a published change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is interrupted for a covered reason and your Covered Trip is continued; and
4. accommodations and transportation expenses up to \$150/day for 5 additional days, not to exceed the maximum benefit amount shown on the Schedule, when a) your Traveling Companion is hospitalized or Injury or Sickness to you not requiring hospitalization prevents you from continuing travel; and b) you must extend your Covered Trip with additional hotel nights due to a medically imposed restriction by a Physician.

However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy airfare (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.

We will also reimburse you for the cost incurred up to \$250 to drive or transport your Covered Vehicle to your Home if: 1) you are using your Covered Vehicle on the Covered Trip; 2) the Covered Vehicle is with you at the place where the Covered Trip is interrupted; 3) the place where the Covered Trip is interrupted is 100 miles or more away from your Home, 4) you are unable to drive Home.

Covered Vehicle means a private passenger vehicle owned by or under long term lease (1 year or more) to you.

**Trip Cancellation and Interruption Covered Reasons**

Coverage is provided for the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy if there is a change in plans by you, a Family Member traveling with you, or Traveling Companion:

1. Sickness, Injury or death of you or your Traveling Companion and/or you or your Traveling Companion's Family Member, or Business Partner. The Sickness must commence while coverage is in effect, require the examination of a Physician, in person, at the time of Trip Cancellation or Trip Interruption and, in the written opinion of the treating Physician, be so disabling as to prevent you from taking or continuing your Covered Trip;
2. Common Carrier delays resulting from inclement weather, or mechanical breakdown or organized labor strikes that affect public transportation;
3. arrangements cancelled by an airline, cruise line, motor coach company, or tour operator, resulting from inclement weather, mechanical breakdown or organized labor strikes that affect public transportation;
4. arrangements cancelled by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services, resulting from Financial Insolvency;
5. being directly involved in a documented traffic accident while en route to departure;
6. being hijacked, kidnapped, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, 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;

7. your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
8. your Accommodation at your destination is made uninhabitable due to fire, flood, volcano, earthquake, hurricane or natural disaster so as to prevent you from reaching your destination or continuing on your Covered Trip. To cancel or delay the arrival on your Covered Trip: 1) your Accommodation must be uninhabitable on the Scheduled Departure Date; 2) your Accommodation must be uninhabitable for a minimum of 24 hours; and 3) the time and date that the Accommodation first becomes uninhabitable must commence no more than 30 days prior to your Scheduled Departure Date. To interrupt you Covered Trip: 1) the Accommodation must be uninhabitable for a minimum of 24 hours; and 2) you must have 50% or more remaining on your Covered Trip at the time and date the Accommodation first becomes uninhabitable;
9. mandatory evacuation ordered by local authorities at your destination due to hurricane or other natural disaster;
10. being called into active military service to provide aid or relief in the event of a natural disaster;
11. you or your parents involuntary termination of employment or layoff and was not under you or your parents control. You or your parent must have been continuously employed with the same employer for 1 year prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
12. a transfer of employment of 250 miles or more;
13. a documented theft of passports or visas;
14. a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Covered Trip provided the Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Covered Trip or during your Covered Trip;
15. a cancellation of your Covered Trip if your arrival on the Covered Trip is delayed and causes you to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Covered Trip Delay Benefit.

**Trip Delay Benefits**

If your Covered Trip is delayed for 5 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.

**Trip Delay must be caused by or result from:**

1. any common Carrier delay; or
2. permanent loss or theft of your passport(s), travel documents or money, due to a reason not within your control; or
3. quarantine; or hijacking; or a civil disorder; or
4. natural disaster or closure of public roadways by government authorities due to adverse weather; or
5. a documented traffic accident while you are en route to departure; or
6. unannounced strike.

**Missed Cruise Connection Benefits**

We will reimburse you for Covered Expenses, up to the amount shown in the schedule, should you miss your cruise departure as the result of the cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to inclement weather.

For this benefit, **Covered Expenses** means additional transportation expenses incurred to join the departed cruise, reasonable additional accommodation and meal expenses incurred en route to catch up to the cruise, and non-refundable cruise payments for the unused portion of the Insured's land and water or air travel arrangements. This coverage is excess of any coverage provided by a Common Carrier or another party at no cost to the Insured.

**Baggage and Personal Effects Benefits**

We will reimburse you, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage, passports or visas during your Covered 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.

**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 100% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss.

We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

### **Items Subject to Special Limitations**

We will not pay more than \$500 (or the Baggage and Personal Effects limit, if less) on all losses to jewelry; watches; precious gems; 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 \$300 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.

### **Your Duties in the Event of a Loss**

In case of loss, theft or damage to Baggage and Personal Effects, you should: 1) immediately report the situation incident to the hotel manager, tour guide or representative, transportation official, local police or other local authorities and obtain their written report of your loss; and 2) 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.

### **Baggage Delay Benefits**

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 the your Covered Trip. We will also reimburse you up to \$25 for expenses incurred during your Covered Trip to expedite the return of your delayed Baggage.

This coverage terminates upon your arrival Home or to your original scheduled destination.

The benefit amount payable will not exceed the maximum shown on the Schedule.

### **Emergency Medical & Dental Expense Benefits**

We will pay this benefit, up to the amount on the Schedule for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip.

#### **Covered Expenses:**

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

Please refer to the Definitions for an explanation of Pre-Existing Conditions which are excluded under the Medical Expense Benefits.

### **Emergency Evacuation & Repatriation Benefits**

We will pay this benefit, up to the amount on the Schedule for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip.

#### **Covered Expenses:**

1. 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 Travel Assistance Provider's prior approval;
2. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your Home, when deemed medically necessary by the attending Physician, subject to the Travel Assistance Provider's prior approval;
3. 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 that you are traveling alone and are hospitalized for more than 7 days;

4. expenses for transportation not to exceed the cost of one-way economy class airfare to your Home, 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 Travel Assistance Provider's prior approval;
5. expenses for one-way economy class airfare (or first class, if your original tickets were first class) to your Home, from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the plan;
6. repatriation expenses for preparation and air transportation of your remains to your Home, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the United States of America.

### **Your duties in the event of a Medical Expense:**

1. You must provide us with all bills and reports for medical and/or dental expenses claimed.
2. You must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance.
3. You must sign a patient authorization to release any information required by us, to investigate your claim.

## **GENERAL PLAN EXCLUSIONS**

### **The following exclusion applies to the Emergency Medical & Dental Expense, Trip Cancellation, Trip Interruption, Trip Delay and Missed Cruise Connection coverages:**

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This Exclusion does not apply to benefits under covered expenses for emergency medical evacuation or repatriation of remains of the Emergency Evacuation & Repatriation coverage.

### **Waiver of the Pre-Existing Condition Exclusion**

The Pre-Existing Condition Exclusion is waived provided you meet all of the following requirements:

1. the payment for this plan is received at or before final payment for your Covered Trip;
2. you are not disabled from travel at the time you make your plan payment;
3. you insure all prepaid Covered Trip costs that are subject to cancellation penalties or restrictions and also insure the cost of any subsequent arrangements added to your Covered Trip within 21 days of the payment for those arrangements.

### **The following exclusion applies to all coverages:**

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

1. suicide, attempted suicide, or intentionally self-inflicted injury of you, your Traveling Companion or Family Member booked to travel with you, while sane or insane (while sane in CO and MO);
2. mental, nervous, or psychological disorders, except if hospitalized (does not apply to Medical Expense Benefits);
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. normal pregnancy or resulting childbirth (except for complications of pregnancy) or elective abortion;
5. participation as a professional in athletics while on your Covered Trip;
6. riding or driving in any motor competition;
7. declared or undeclared war, or any act of war;
8. civil disorder (does not apply to Trip Delay), travel warning/alert;
9. service in the armed forces of any country;
10. operating or learning to operate any aircraft, as pilot or crew;
11. scuba diving, 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;

12. any criminal acts, committed by you;
13. a loss or damage caused by detention, confiscation or destruction by customs;
14. Elective Treatment and Procedures;
15. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
16. a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you;
17. a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your Effective Date; Sickness, Injury or Death if insurance is purchased after entering a hospice facility or receiving hospice treatment.

### **The following exclusion applies to the Baggage & Personal Effects and Baggage Delay coverages:**

We will not pay for damage to or loss of:

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

We will not pay for loss arising from:

1. defective materials or craftsmanship; or
2. normal wear and tear, gradual deterioration, inherent vice; or
3. rodents, animals, insects or vermin; or
4. theft or pilferage from an unattended vehicle; or
5. mysterious disappearance; or
6. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

## **OPTIONAL CANCEL FOR ANY REASON BENEFITS**

This benefit is not available if the Covered Trip cost per person is greater than \$10,000.

### **Cancel For Any Reason**

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

1. the payment for this plan is received within 21 days of the date your initial deposit/payment for your Covered Trip; and
2. you insure 100% of all prepaid Covered Trip costs that are subject to cancellation penalties or restrictions and also insure the cost of any subsequent arrangements added to your Covered Trip within 21 days of the payment for those arrangements; and
3. you cancel your Covered Trip 2 days or more before your scheduled Covered Trip departure date.

## GENERAL PROVISIONS

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

**Concealment or Fraud:** We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to the plan.

**Conformity To Law:** Any provision of the plan that is in conflict with the laws of the state in which it is issued is amended to conform with the laws of that state.

**Duplication of Coverage:** You may only purchase one certificate from us for each Covered Trip. If you do purchase more than one certificate for a specific Covered Trip, the Maximum Limit of Coverage payable will be as specified in the certificate with the highest level of benefits. We will refund plan payments received from you under any other certificate.

**Entire Contract; Changes:** The plan, the Group Application and any other attachments is the entire contract between us. Any statement you make is a representation and not a warranty. No statement will be used by us to void or reduce benefits unless that statement is a part of any written application or enrollment form. The plan may be changed at any time by written agreement between us. Only our President, Vice President or Secretary may change or waive the provisions of the plan. No agent or other person may change the plan or waive any of its terms. The change will be endorsed on the plan.

**Examination Under Oath:** As often as we may reasonably require, you or any person making a claim under the plan must submit to examination under oath.

**Maximum Limit of Coverage:** The Maximum Benefit Amount for each claim is listed in the Schedule, subject to the individual benefit amount and the company's Maximum Limit of Liability. The total limit of our liability for any one covered event, in which two or more persons submit a claim, is subject to the individual benefit amount and the company's Maximum Limit of Liability. In the event of multiple claims by you for one event, the available funds will be distributed in order of notice of claim by each insured subject to the above limitations.

**Maximum Limit of Liability:** All limits are applied per Covered Trip. We will pay no more than \$1,000,000 per occurrence to or on account of any person insured under the plan.

Our Maximum Limit of Liability for all claims resulting from the same occurrence will be \$15,000,000 under the TAHC5000, TAHC6000 and TAHC7000 Group series of policies. We will pay no more than \$1,000,000 per occurrence, under the TAHC5000, TAHC6000 and TAHC7000 Group series of policies, to or on account of any person insured under the TAHC5000, TAHC6000 and TAHC7000 Group series of policies.

**Our Right To Recover From Others:** We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

## CLAIM PROVISIONS

**Notice of Claim:** We must be given written notice of claim within 30 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

**Claim Forms:** When we receive notice of claim, you will be sent forms to file proof of loss. If the forms are not sent within 15 days after we receive notice, then the claimant will meet the proof of loss requirements by giving us a written statement of the nature and extent of the loss. This must be sent to us within the time limit stated in the Proof of Loss provision.

**Proof of Loss:** Written Proof of Loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written Proof of Loss within the time allowed. In any event, you must give us written Proof of Loss within 12 months after the date the loss occurs unless you are legally incapacitated.

**Physical Examination and Autopsy:** At our expense, we have the right to have you examined as often as necessary while a claim is pending. At our expense, we may require an autopsy unless the law or your religion forbids it.

**Legal Actions:** No legal action may be brought to recover on the plan within 60 days after written proof of loss has been given. No such action will be brought after 3 years from the time written proof of loss is required to be given. If a time limit of the plan is less than allowed by the laws of the State where you live, the limit is extended to meet the minimum time allowed by such law.

**Payment of Claims:** Claims for benefits provided by the plan will be paid as soon as written proof is received. Benefits for loss of life will be paid to your estate, or if no estate, to your beneficiary. All other benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.



## **TRAVEL ASSISTANCE & CONCIERGE SERVICES**

### **Provided by On Call International**

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

**Within U.S.A. & Canada** 1-855-892-6495  
**Outside U.S.A. & Canada** 603-328-1373  
**Your Plan Number: TGSC-0816**

### **MEDICAL SERVICES**

**Medical Assistance** – Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

**Medical Consultation and Monitoring** – If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

**Medical Evacuation** – When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the Policy. All medical transportation services must be authorized and arranged by Travelex's designated provider. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

**Emergency Medical Payments** – We will assist you in the advancement of funds or guarantee payments (up to the Policy limit) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

**Prescription Assistance** – We will assist you with replacing medications that are lost, stolen or spoiled during your Covered Trip, either locally or by special courier.

**Dependent Transportation & Family Visits** – When a minor (age 18 or younger) is left unattended on a Covered Trip due to hospitalization or death of the accompanying adult, we will arrange for his or her return home, including escort expenses. If you are traveling alone and hospitalized 7 days or more, we will arrange transportation for a person you choose to visit you.

**Repatriation of Remains** – In the event of death while on a Covered Trip, we will arrange for the preparation and transportation required to return your remains to your home.

### **24 HOUR TRAVEL ASSISTANCE SERVICES**

**24 Hour Legal Assistance** – If while on your Covered Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

**Message Services** – We will transmit emergency messages to family, friends or business associates. We will advise you if we have difficulty delivering your message and let you know that the message has been received. We will also relay non-emergency e-mail or phone messages on your behalf at any time during your Covered Trip.

**Language Interpretation Services** – We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

**Emergency Cash Transfer** – We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

**Pre-Trip Travel Services** – We provide 24-Hour information, help and advice for your planned Covered Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

**Travel Document and Ticket Replacement** – When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

### **Concierge Services**

- restaurant, shopping, hotel recommendations/reservations
- local transport (rental car, limousine, etc.) information and reservations
- sporting, theatre, night life and event information (sports, scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- golf course information, referrals, recommendations and tee times
- tracking and assisting with the return of lost or delayed baggage

### **Business Services**

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, Internet cafes, print and copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

While the assistance company strives to provide help and advice for unfortunate situations encountered by travelers, immediate resolution may not be possible due to the availability and circumstances beyond their control. The assistance company will make every reasonable effort to refer you to an appropriate medical and legal provider. Neither the Insurer, assistance company nor Travelex may be held responsible for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive medical treatment.

## CLAIMS PROCEDURES

To facilitate prompt claims settlement:

**Trip Cancellation: IMMEDIATELY** Call your Travel Supplier and the Claims Administrator to report your cancellation and avoid non-covered expenses due to late reporting. The Claims Administrator will then advise you on how to obtain the appropriate forms to be completed by you and the attending Physician. Provide all unused transportation tickets, official receipts, etc.

If you fail to notify the appropriate Travel Supplier and the Claims Administrator of your cancellation within 72 hours of becoming aware of the need to cancel, we will pay only the cancellation penalties you were subject to at the time of becoming aware of the need to cancel. If you are medically unable to notify the appropriate Travel Supplier and the Claims Administrator) within 72 hours, you must notify them as soon as medically possible.

**Trip Interruption:** Obtain medical statements from the doctors in attendance in the country where Sickness or accident occurred. These statements should give complete diagnosis, stating that the Sickness or accident prevented traveling on dates contracted. Provide all unused transportation tickets, official receipts, etc.

**Trip Delay/Missed Cruise Connection:** Obtain receipts for any additional expenses (i.e.: meals, lodging, etc.) and submit with written documentation from the source which caused the delay for verification (i.e.: Common Carrier, police report, etc.).

**Baggage:** In case of loss, theft, or damage to personal belongings, immediately contact the hotel manager, tour manager or representative, transportation official, or local police; report occurrence and obtain a written statement. If loss is the responsibility of a common carrier, submit claim first to party responsible; i.e., airline, cruise line, train etc. Provide a copy of the outcome of your claim, along with the written loss statements, receipts, etc.

**Medical Expenses:** Obtain receipts from the providers of service, etc., stating the amount paid and an incident report listing the diagnosis and treatment. Submit your insurance information to the Claims Administrator so we may recover funds from any medical or other valid and collectible insurance plan, in which you may be enrolled.

Plan is designed by Travel Insurance Services, Inc.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

Please take this Description of Coverage with you on your Covered Trip. This is a brief Description of Coverage, which outlines benefits and amounts of coverage available to you. To view your state-filed form, please visit [www.travelexinsurance.com/SBPlans.aspx](http://www.travelexinsurance.com/SBPlans.aspx) or call 1-888-574-7026 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OH, OR, VT, WA and WY or your Group Certificate for all other states. Your Individual Policy or Group Certificate include the complete terms and conditions of your coverage. Coverage will not be provided if you encountered an event that resulted in a claim prior to purchasing the Travel Protection Plan.

This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits, and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll free 1-888-574-7026. Email: [customerservice@travelexinsurance.com](mailto:customerservice@travelexinsurance.com).

California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209

Maryland Residents: To file a complaint with the Maryland Department of Insurance, call 1-800-492-6116 or visit [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us)

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producer's expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

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

**For the Following,  
Please Reference Plan Number  
TGSC-0816**

### Plan Questions

1-888-574-7026

8:00am - 7:00pm CST, M-F

### Emergency Travel Assistance & Concierge Services

Within U.S.A. & Canada: 1-855-892-6495

Outside U.S.A. & Canada: 603-328-1373

24 Hours a Day, 7 Days a Week

### Claim Questions & Status Inquiries

1-866-968-2061

7:30am - 7:00pm CST, M-F

To Download a Claim Form Visit:  
<http://www.travelexinsurance.com/SBClaims/>

Completed Claim Forms May Be Sent To:  
Transamerica Claims Administration  
Travelex Claims Department  
4600 Witmer Industrial Estates, Suite 6  
Niagara Falls, NY 14305  
Fax: 1-877-367-2496

LOCATION NUMBER

AGENT CODE

COMPANY NAME



# Patriot Travel Medical Insurance<sup>®</sup>



Short-term travel medical insurance  
for individuals, families and groups



+1.317.655.4500



[www.imglobal.com](http://www.imglobal.com)



[insurance@imglobal.com](mailto:insurance@imglobal.com)

## WHY IMG?

For more than 25 years, International Medical Group® (IMG®) has provided global benefits and assistance services to millions of members in almost every country. We're committed to being there with our members wherever they may be in the world, providing them Global Peace of Mind®. With 24/7 worldwide assistance and medical management services, multilingual claims administrators and highly trained customer service professionals, IMG delivers the insurance products international members need, backed by the services they want.



**Global Family of Companies.** IMG's global family of companies includes AkesoCare<sup>SM</sup>, Global Response Ltd., IMG-Stop Loss<sup>SM</sup> and International Medical Administrators, Inc.



**Financial Stability.** Our globally recognized underwriters, A-rated Sirius International Insurance Corporation (publ) and certain underwriters at Lloyd's, offer the financial security and reputation demanded by international consumers.



**Service Without Obstacles.** With a team of international, multilingual specialists, we are accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



**Accessible Technology.** Log on to the secure, 24-hour online portal, MyIMG<sup>SM</sup>, to submit and view your claims, manage your account, search for providers, Live Chat with representatives and more.



**International Provider Access<sup>SM</sup> (IPA).** In addition to our expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows you to access quality care worldwide. Our direct billing arrangements can also ease the time and upfront expense at select providers.



**International Emergency Care.** When you're away from home and a medical emergency occurs, you may not be able to wait for regular business hours. With our on-site medical staff, you have 24-hour access to highly qualified coordinators of emergency medical services and international treatment.

## WHY PATRIOT TRAVEL?

International travel can quickly turn into a frightening situation if you're not prepared for a medical emergency. Most travelers assume they will be covered by their standard medical plan, but that isn't the case. While traditional plans may offer adequate domestic coverage, they are not designed for international travel. Without even realizing it, you may be putting your health at risk.

Don't let your medical coverage be an uncertainty. Travel with one of IMG's two Patriot Travel Medical Insurance® plans so you can spend more time enjoying your international experience and less time worrying about medical coverage.

- Patriot International® provides coverage for U.S. citizens traveling outside of the U.S., with coverage for brief returns to the U.S.
- Patriot America® provides coverage for non-U.S. citizens traveling outside of their home country.

Both plans are available for individuals, families and groups for a minimum of five days up to a maximum of two years, and offer a complete package of international benefits.

## ADDITIONAL WORLD-CLASS SERVICES

### ■ MyIMG<sup>SM</sup>

Service at your fingertips — that's what MyIMG provides. MyIMG is a proprietary online service located at [myimg.imgglobal.com](http://myimg.imgglobal.com) that provides you information and tools to manage your IMG accounts anytime, anywhere. Our service centers in the U.S. and Europe are available to assist with emergencies 24 hours a day, and through MyIMG you have immediate access to important tools and resources. Some features include:

- » Submission and management of claims
- » Access to Explanations of Benefits (EOBs)
- » Initiate pre-certification
- » Access Customer Care via Live Chat, email or telephone
- » Locate a provider
- » Recommend a provider/facility
- » Obtain ID cards and other insurance documents

### ■ Universal Rx Pharmacy Discount Savings

This discount savings program allows you to purchase prescriptions at one of over 35,000 participating pharmacies in the U.S. and receive the lower of **1)** Universal Rx contract price or **2)** the pharmacy regular retail price. *This program is not insurance coverage; it is purely a discount program.*

## SCHEDULE OF BENEFITS

The following is a summary schedule of benefits for eligible medical expenses.  
Benefits are subject to maximums, deductible and coinsurance, unless otherwise noted.

Maximum Limits options	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000 (U.S. citizens only)
Individual Deductible options	\$0, \$100, \$250, \$500, \$1,000, \$2,500
Coinsurance - for treatment received outside of the U.S.	No Coinsurance (0%)
Coinsurance - for treatment received within the U.S.	In the PPO Network - 10% of eligible expenses up to \$5,000, then 0% Out of the PPO Network - 20% of eligible expenses up to \$5,000, then 0%
Continuation of Treatment Period	Six months per injury or illness
Incidental Home Country Coverage	Up to 14 days
End of Trip Home Country Coverage	One month for every six months of travel coverage purchased, up to a maximum of two months.
Hospital Room and Board	Average semi-private room rate up to the maximum limit. Includes nursing service.
Intensive Care	Up to the maximum limit
Surgery	Up to the maximum limit
Physician Visits	Up to the maximum limit
Diagnostic Procedures	Up to the maximum limit
Prescription Medication	Up to the maximum limit
Home Nursing Care	Up to the maximum limit
Local Ambulance Expense	Up to the maximum limit
Emergency Room	Up to the maximum limit. Additional \$250 deductible if not admitted as an inpatient.
Dental Emergency	Up to maximum limit for treatment due to an accident. \$100 maximum limit for treatment of unexpected pain to sound natural teeth.

## SCHEDULE OF BENEFITS (CONTINUED)

Emergency Medical Evacuation	Up to \$500,000 lifetime maximum (independent of the maximum limit). Not subject to deductible.
Emergency Reunion	Up to \$50,000 lifetime maximum
Return of Mortal Remains or Cremation/Burial	Up to \$50,000 for return of mortal remains or \$5,000 for cremation/burial. Not subject to deductible.
Return of Minor Children	Up to \$50,000. Not subject to deductible.
Political Evacuation	Up to \$10,000. Not subject to deductible.
Natural Disaster	Up to \$100 per day and five days for accommodations. Not subject to deductible.
Terrorism	Up to \$50,000 lifetime maximum. Not subject to deductible.
Sudden and Unexpected Recurrence of a Pre-Existing Condition - Medical (for U.S. citizens only)	Up to age 65 with primary health plan: URC up to maximum limit. Up to age 65 without primary health plan: \$20,000 lifetime maximum. Age 65+: \$2,500 lifetime maximum.
Sudden and Unexpected Recurrence of a Pre-existing Condition - Emergency Medical Evacuation (for U.S. citizens only)	Up to age 65: \$25,000 maximum limit
Hospital Indemnity	Up to \$100 per overnight (up to a maximum of 10 overnights). Not subject to deductible.
Common Carrier Accidental Death	\$50,000 per insured person and \$250,000 maximum limit per lifetime and per family. Not subject to deductible.
Accidental Death & Dismemberment	\$25,000 principal sum. Not subject to deductible.
Identity Theft Assistance	Up to \$500. Not subject to deductible.
Trip Interruption	Up to \$5,000. Not subject to deductible.
Lost Luggage	Up to \$50 per item; maximum of \$250. Not subject to deductible.



# Patriot Travel Medical Insurance

Your No. 1 choice for worry-free travel.

**Global Peace of Mind<sup>®</sup>**



## OPTIONAL COVERAGE

Patriot Travel Medical Insurance offers several optional coverages. You may review and choose any from the following list that meet your needs. To apply, simply add in the appropriate information and premiums, as outlined in the application, into the calculation for the total premium due. Please note: With the exception of the Enhanced AD&D Rider and the Chaperone/Faculty Leader Replacement Riders, optional riders apply to all individuals listed on the Application.

Adventure Sports Rider <i>(available to Insureds through age 64)</i>	<table border="1"> <thead> <tr> <th>Age</th> <th>Lifetime Maximum</th> </tr> </thead> <tbody> <tr> <td>0 - 49</td> <td>\$50,000</td> </tr> <tr> <td>50 - 59</td> <td>\$30,000</td> </tr> <tr> <td>60 - 64</td> <td>\$15,000</td> </tr> </tbody> </table>	Age	Lifetime Maximum	0 - 49	\$50,000	50 - 59	\$30,000	60 - 64	\$15,000
Age	Lifetime Maximum								
0 - 49	\$50,000								
50 - 59	\$30,000								
60 - 64	\$15,000								
Enhanced AD&D Rider <i>(available to the primary Insured on individual plans only)</i>	Up to an additional \$400,000								
Citizenship Return Rider	Up to the maximum limit (U.S. citizens have a 60-day maximum)								
Evacuation Plus Rider <i>(available to Insureds up to age 65 on individual plans only)</i>	Non-life-threatening medical evacuation: Up to a maximum of \$25,000. Natural disaster evacuation: Up to a maximum of \$5,000.								
Chaperone/Faculty Leader Replacement Rider <i>(available on group plans only)</i>	Up to \$3,000 for round-trip economy airline ticket								

## ELIGIBILITY

Patriot Travel Medical Insurance is available for U.S. citizens and permanent residents traveling outside of the United States with coverage for brief returns to the U.S., and for non-U.S. citizens traveling outside of their home country. For those under 65 years of age and visiting the U.S., your initial Period of Coverage must begin within six months of arrival in the U.S. For those 65 years of age and older, it must begin within 30 days of arrival. These requirements will be waived with proof of previous valid international medical coverage. Prior U.S. domestic health care coverage does not meet this eligibility requirement. Please provide the name of your international insurance carrier on the Application. If you are not in the U.S. at the time of application, please indicate your expected date of arrival on your Application Form.

## ENROLLMENT

To apply, simply complete and return the Application. If you are applying as a family, you may include yourself, your spouse and dependents on one Application. If you have dependents who are 19 and older, you must complete a separate application for those individuals. If approved, you will receive a fulfillment kit, which includes an identification card, declaration of insurance and a Certificate Wording containing a complete description of benefits, exclusions and terms of the plan.

## RENEWAL AND EXTENSIONS

Subject to the terms of the plan, when Patriot Travel Medical Insurance is purchased for a minimum of one month you can request coverage under this plan to be extended for a minimum of five days up to a 365-day period, until reaching a maximum of 24 continuous months. Prior to the end of each period of coverage purchased, you will receive renewal information. You have the option to renew online or you may complete a paper renewal form. Each insured person must only satisfy one deductible and coinsurance within each 12-month period of coverage.

**IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA):** This insurance is not subject to and does not provide benefits required by PPACA. As of January 1, 2014, PPACA requires U.S. citizens, U.S. nationals and certain U.S. residents to obtain PPACA-compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA-compliant coverage but do not do so. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine the insurance requirements applicable to them, and the Company and IMG shall have no liability whatsoever, including for any penalties a person may incur, for failure to obtain coverage required by any applicable law including, without limitation, PPACA. For information on whether PPACA applies to you or whether you are eligible to purchase Patriot Travel Medical Insurance, please see IMG's Frequently Asked Questions at [www.imglobal.com/en/client-resources/PPACA-FAQ.aspx](http://www.imglobal.com/en/client-resources/PPACA-FAQ.aspx).



# Patriot Travel Medical Insurance®

## Producer Contact Information

Travel Insurance Center  
8420 W Dodge Rd  
5th Floor  
Omaha, NE 68114  
Phone: 402-343-3699  
Fax: 402-343-9959  
[info@travelinsurancecenter.com](mailto:info@travelinsurancecenter.com)  
<http://www.travelinsurancecenter.com>



*This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable. Benefits are offered as described in the insurance contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the insurance contract.*

*Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.*

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