As an Aulani, A Disney Resort & Spa, Vacation Package Guest, we are pleased to provide you with access to Comprehensive Travel Insurance and World Class Assistance Services through Travel Guard.

**DESCRIPTION OF COVERAGE**

Please read carefully.

As an Aulani, A Disney Resort & Spa, Vacation Package Guest, we are pleased to provide you with access to Comprehensive Travel Insurance and World Class Assistance Services through Travel Guard.

**Description of Coverage**

Your Travel Guard plan includes access to 24-hour travel help. Call anytime.

Coverage for children 17 and under included at NO additional charge!

*(Valid if all adults in reservation purchase coverage.)*

**Schedule of Benefits**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trip Cost</strong></td>
<td>Total amount you will receive back if your trip is cancelled or interrupted.</td>
</tr>
<tr>
<td>Trip Cancellation &amp; Interruption</td>
<td>$600</td>
</tr>
<tr>
<td>Trip Delay</td>
<td>$2,000</td>
</tr>
<tr>
<td>Baggage &amp; Personal Effects</td>
<td>$500</td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>$25,000</td>
</tr>
<tr>
<td>Medical Expense</td>
<td>$100,000</td>
</tr>
<tr>
<td>Emergency Medical Transportation</td>
<td>$25,000</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

**Travel Medical Assistance**

- From physician referrals to medical evacuations, we assist with your medical needs, wherever you may be.
- Emergency medical evacuation assistance
- Physician/hospital/dental/vision referrals
- Return travel arrangements
- More

**Worldwide Travel Assistance**

- Travel is never a hassle with this complete suite of travel help. We are always connected to the latest travel information.
- Lost baggie search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- Emergency cash transfer assistance
- More

**LiveTravel® Emergency Assistance**

- LiveTravel is a unique service that is like having a dedicated around-the-clock travel consultant just a phone call away.
- Flight rebooking
- Hotel rebooking
- Roadside rebooking
- More

**Benefits of your travel insurance protection plan**

Travel insurance is a wise investment. With it, you receive important travel coverage and valuable assistance services. If you have purchased travel insurance, please review and retain for your reference. For additional questions, call Travel Guard, 1.800.826.4711. If you have not purchased travel insurance you may want to reconsider. It can help with unexpected vacation problems before, during and after you travel. To learn more, contact your travel supplier.

**Pre-Existing Medical Condition Exclusion Waiver**

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

**State Notice and Privacy Notice**

This document is only applicable to residents of Florida. Residents of other states should obtain their state specific documents by visiting www.disneyaulani.com/insurance or by calling 1.800.826.4711. To view and print a copy of the Travel Guard Chartis privacy notice, please visit www.travelguard.com/default/privacynotice.aspx.

**Important** — Exclusions apply to certain medical conditions.

**Important** — Exclusions apply to certain medical conditions.

For coverage questions, a copy of the policy, or to request a claim form, call toll-free 1.800.826.4711.

**Blanket Travel Accident Insurance**

This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. The policy is the only contract under which benefits are paid.

**Please Read This Document Carefully!**

Insurance Coverage

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under, policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

This program must be purchased prior to final trip payment. Coverage only available to Florida residents.

008696 P1 6/12
Definitions

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

“Business Partner” means an individual who a) is involved with the Insured or the Insured’s Traveling Companion in a legal partnership; and b) is actively involved in the daily management of the business.

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

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

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

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

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

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

“Domestic Partner” means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; the Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

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


“Inclement Weather” means (1) with respect to an Insured who is traveling via Common Carrier, any severe weather condition which delays the scheduled arrival or departure of a Common Carrier; or (2) with respect to an Insured who is traveling via Private/Non-Commercial Automobile Transportation, any severe weather condition which prevents an Insured from reaching the Destination.

“Injury” means bodily injury caused by an accident occurring while this Policy is in force as to the Insured whose Injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by this Policy. The Injury must be verified by a Physician.

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

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

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

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

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

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

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

“Return Destination” means the place to which the Insured expects to return from his/her Trip as shown in the travel documents.

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

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

“Travel Supplier” means the tour operator, cruise line, and/or airline that provides pre-paid travel arrangements for the Insured’s Trip.

“Traveling Companion” means a person or persons with whom you have booked travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless you are sharing room accommodations with the group or tour leader.

“Trip” means a period of travel away from home to a Destination outside the Insured’s city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the
pilot, crew member or student pilot on any aircraft or device for aerial navigation; (h) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (i) Injury sustained while committing or attempting to commit a felony; (j) normal pregnancy other than Complications of Pregnancy; (k) mental, psychological or nervous disorders including, but not limited to, anxiety, depression, neurosis or psychosis, panic attacks and post-traumatic stress disorder; (l) alcohol or substance abuse or treatment for same; (m) a Trip for which the Insured’s tickets do not contain specific travel dates (open tickets).

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense as a result of Injury, Sickness or other condition (excluding any condition which is not reasonably expected to result from the use of any prescription or treatment the Insured is required to take, or has been recommended by a Physician) because of: (a) an illness or condition which existed prior to the effective date of the policy; or (b) an illness or condition which required medical care, treatment or attention because of the illness or condition; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

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

Trip Cancellation and Interruption

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits if a Trip is canceled or interrupted due to any of the following unforeseen reasons: (a) Sickness, Injury, or death of an Insured, Immediate Family Member, Traveling Companion, or Business Partner. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled or interrupted; (b) Inclement Weather conditions causing delay or cancellation of travel; (c) the Insured’s principal residence being made uninhabitable by fire, flood, or similar Natural Disaster, vandalism, or burglary; (d) the Insured being subpoenaed, required to serve on jury duty, hijacked, or quarantined; (e) being involved in or delayed due to automobile accident en route to departure; (f) Strike, resulting in the complete cessation of travel services at the point of departure or Destination; (g) the Insured or the Insured’s Traveling Companion being called into active military service or having leave revoked or being reassigned within 10 days of the Contracted Departure Date; or (h) the Insured or the Insured’s Traveling Companion is terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage.

This coverage does not cover loss caused by: (i) carrier-caused delays including an announced, organized, sanctioned labor union Strike that affects public transportation, unless the Insured’s coverage effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike; (ii) travel arrangements canceled or changed by an airline, cruise line, or tour operator, unless the cancellation is the result of a Natural Disaster; (iii) changes in plans by the Insured, an Immediate Family Member, or Traveling Companion, for any reason; (iv) financial circumstances of the Insured, an Immediate Family Member, or a Traveling Companion; (v) any business or contractual obligations of the Insured, an Immediate Family Member or a Traveling Companion; (vi) Default by the tour operator from whom the Insured bought his/her coverage or purchased his/her travel arrangements; (vii) any government regulation or prohibition; (viii) an event or circumstance which occurs prior to the Insured’s coverage effective date.

Trip Cancellation Benefits: The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits for Trips that are canceled before the scheduled Contracted Departure Date. The Insurer will pay forfeited, non-refundable prepaid deposits or payments, or unused prepaid payments or deposits if the Insured’s Trip is canceled due to the reasons shown at the beginning of this section. The Insurer will pay the

Individual Eligibility, Effective and Termination Dates

Persons eligible for insurance coverage are any travelers who purchase a Trip through a travel supplier, accept, enroll, and pay the plan cost for coverage no later than final Trip payment providing they have not already departed on their Trip.

Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. standard time on the day after the plan cost is paid to the travel agent.

All other coverages will begin on the later of: (a) the date and time the Insured starts his/her Trip, or (b) the scheduled Contracted Departure Date shown on the enrollment form.

Termination Date: All coverage ends on the earliest of: (a) the date the Trip is completed; (b) the scheduled Contracted Return Date; (c) the Insured’s arrival at the Return Destination on a round Trip, or the Destination on a one-way Trip; or (d) cancellation of the covered Trip covered by the policy.

Extension of Coverage: All coverage, except Trip Cancellation coverage, will be extended, if: (a) the Insured purchases insurance for the entire Trip; and (b) the Insured’s return is delayed by unforeseeable circumstances beyond his/her control.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed or the Contracted Return Date.

General Exclusions

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (called “Additional Exclusions”), the policy does not cover loss caused by: (a) suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self inflicted Injury; (b) war or act of war, whether declared or not, civil commotion, insurrection or riot; (c) participation in bodily contact sports, professional athletic events; (d) participation in contests of speed, motor sport or motor racing including training or practice for the same; (e) mountain climbing; (f) operating or learning to operate, any aircraft, as a student, pilot or crew; (g) riding as a
Insured's additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion’s Trip is canceled due to reasons shown at the beginning of this section, and the Insured’s Trip is not canceled.

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

**The Insured Must:** Contact Travel Guard prior to making any additional accommodation or transportation arrangements if a Trip is interrupted. Failure to do so may affect coverage.

**Trip Delay**
The Insurer will reimburse up to $200 a day to the Maximum Limit shown on the Schedule of Benefits if the Insured’s Trip is delayed for 6 or more hours for Reasonable Additional Expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. Trip Delay must be caused by: (a) carrier delay; or (b) lost or stolen passport, travel documents, or money; or (c) quarantine; or (d) Natural Disaster; or (e) Injury or Sickness of the Insured or Traveling Companion.

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

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

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

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

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

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

**The Insured Must:** provide documentation in the event of a loss. In the case of theft, documentation of theft of the Baggage, personal effects or travel documents must be part of a report by the police or other local authority, or in the case of loss or damage, documentation from the appropriate party responsible for the loss or damage must be provided.

**Baggage Delay**
The Insurer will reimburse the Insured for incurred expenses for necessary personal effects, up to the Maximum Limit shown on the Schedule of Benefits for Baggage which is delayed or misdirected more than 24 hours from the time the Insured arrives at the Destination (other than the Insured’s Return Destination.) Incurred expenses must be accompanied by receipts.

**Medical Expense**
If, while on a Trip, an Insured suffers an Injury or Sickness that requires him or her to be treated by a Physician, the Insurer will pay the Reasonable and Customary Charges, up to the Maximum Limit(s) shown on the Schedule of Benefits or Declarations Page. The Insurer will reimburse the Insured for Medically Necessary Covered Expenses incurred to treat such Injury or Sickness within one year of the date of the accident that caused the Injury or the onset of the Sickness provided the initial treatment was received during the Trip. The Injury must occur or the Sickness must begin while on a Trip, while covered under the policy.

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

**Additional Exclusion:** In addition to the General Exclusions, the Insurer will not pay for elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to a covered Injury.

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

**Covered Expenses:** The Insurer will pay: (a) Reasonable and Customary Charges for medical services required for evacuation to the nearest adequate medical facility or home if medically required. This service will be arranged only if the Insured’s Physician determines that evacuation is necessary; (b) Reasonable and necessary charges for escort expenses required by Insured, if the Insured is disabled during a Trip, and an escort is recommended, in writing, by the attending Physician; (c) reasonable and necessary charges for services for transportation of the Insured’s remains to his/her city of burial if he/she dies during a Trip. Arrangements and expenses must be authorized in advance by Travel Guard.
**Additional Benefit:** In addition to the above Covered Expenses, if the Insurer has previously evacuated an Insured to a medical facility, the Insurer will pay his/her airfare costs from that facility to the Insured’s Return Destination, within one year from the Insured’s original Contracted Return Date, less refunds from the Insured’s unused transportation tickets. Airfare costs will be economy, or first class if the Insured’s original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

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

**Accidental Death and Dismemberment**

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

<table>
<thead>
<tr>
<th>Percentage of Loss</th>
<th>Maximum Limit Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or feet, or sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>One hand or one foot and sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>One hand</td>
<td>50%</td>
</tr>
<tr>
<td>One foot</td>
<td>50%</td>
</tr>
<tr>
<td>Sight of One Eye</td>
<td>50%</td>
</tr>
</tbody>
</table>

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

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

**Payment of Claims**

**Claim Procedures: Notice of Claim:** The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Medical Expense), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates and the amount that the Insured paid. Travel Guard will complete the claim form and send it to the Insured for his/her review/signature. The completed form should be returned to Travel Guard, PO Box 47, Stevens Point, Wisconsin 54481 (Telephone: 1.800.826.4711). All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC, in those states where it is licensed.

**Claim Procedures: Proof of Loss:** The claim forms must be sent back to Travel Guard no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the coverage must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Travel Guard has not provided claim forms within 15 days after the Notice of Claim, other proofs of loss should be sent to the Insurer by the date claims forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured’s name, the participating organization name, and the policy number.

**Payment of Claims: When Paid:** Claims will be paid as soon as Travel Guard receives complete proof of loss and verification of age.

**Payment of Claims: To Whom Paid:** Benefits paid on account of an Insured’s death will be paid to: 1) his/her spouse, if living; 2) if not, in equal shares to his/her living children; 3) if there are none, in equal shares to his/her living parents; 4) if there are none, in equal shares to his/her living brothers and sisters; 5) if there are none, to his/her estate. If a benefit is payable to the Insured’s estate, or to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to $1,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person’s affairs. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured.

**Benefits for Medical Expense/Emergency Medical Transportation Services** may be payable directly to the provider of the services. However, the provider: a) must comply with the statutory provision for direct payment, and b) must not have been paid from any other sources.

**Problems with your insurance?** If so, do not hesitate to contact Travel Guard to resolve your problem at 3300 Business Park Drive, Stevens Point, WI 54482, or call 1.800.826.4711.

**General Provisions**

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

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

**Concealment or Fraud** – The Insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy or claim.

**Insurer’s Recovery Rights** – In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insurer must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer’s rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer’s payment.

**Legal Actions** – No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

**Payment of Plan Cost** – Coverage is not effective unless all plan cost due has been paid to Travel Guard.

**Termination of the Policy** – Termination of the policy will not affect a claim for loss which occurs while the policy is in force.

**Transfer of Coverage** – Coverage under the policy cannot be transferred by the Insured to anyone else.

The definition of “Hospital” applicable to residents of Florida is as follows:

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

The Legal Actions provision applicable to residents of Florida is as follows: No action at law or in equity may be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action may be brought after the expiration of 5 years after the time written proof of loss is required to be furnished.

For inquiries, information about coverage or for assistance in resolving complaints call: 1.800.826.4711.

**Assistance Services**

All Assistance Services listed below are not insurance benefits and are not provided by the Insurer. Travel Guard provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveler.

**Travel Medical Assistance**
- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Assistance with repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement assistance
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Coordinate shipment of medical records
- Assistance with medical equipment rental/replacement

**Worldwide Travel Assistance**
- Lost baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or consulate referral
- Currency conversion or purchase assistance
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information

**LiveTravel® Emergency Assistance**
- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental vehicle return assistance
- Assistance with guaranteed hotel check-in
- Missed connections coordination

*Non-insurance services are provided by Travel Guard.

Any payments under this policy 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 policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/ or a Travel Guard representative.

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**24-Hour Emergency Assistance Telephone Numbers**

USA………1.800.826.4711
International……1.715.295.5452
LiveTravel® 24-Hour Assistance………1.800.826.8597

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