

Travel Insurance *Select*™

Time Sensitive
See Page 2

Your Protection For

- ✓ Trip Cancellation
- ✓ Trip Interruption
- ✓ Medical Expense
- ✓ Medical Evacuation
- ✓ Baggage Loss
- ✓ Accidental Death
- ✓ Emergency Assistance

NEW! - Trip Cancellation/ Interruption coverage for Terrorist acts

If this Travel Protection Plan is purchased May 15, 2002 or after, then the policy is amended to include under the "Other Covered Events" definition the following as item #4 (g):

a terrorist act (or acts) which occurs in your departure city or in a city which is a scheduled destination for your Trip provided 1) the terrorist act (or acts) occurs within 30 days of the Scheduled Departure Date for your Trip; and 2) your premium is received within 14 days of the initial deposit/payment for your Trip.

Select Plus™ for International Medical Expenses



Since 1973, Travel Insurance Services has designed and marketed travel insurance and international medical policies for individuals, families, groups and businesses. Our insurance plans are underwritten only by the financially strongest companies. These are other products available through Travel Insurance Services:

InterMedical™ Insurance

Temporary medical insurance for people traveling outside the U.S. and outside their home country.

Visit USA-HealthCare™ Insurance

Temporary medical insurance for visitors to the U.S.

High Limit Accident Insurance

A stand alone accidental death plan with available limits of \$500,000 to \$20 million or more. Optional war and terrorism coverage are available.

Worldwide Group Protector™

Temporary medical insurance for groups traveling to or from the U.S.

Employee Travel Protection Plan™

A workers comp "gap filler" for businesses employing people who travel across town or internationally.

Custom Group Plans

Our specialty, we provide international medical insurance for a wide variety of groups traveling to or from the U.S.

All of us at Travel Insurance Services thank you for choosing us to serve your travel insurance needs.

Prepare for Travel's Unique Risks with Travel Insurance Select™

Protect your travel investment

Travel is expensive, especially tours and cruises. Once you've paid your deposit or full payment, what will happen if you or someone in your immediate family unexpectedly becomes ill, injured or dies and you can no longer take or continue your trip? What if your tour operator, airline or cruise line defaults or declares bankruptcy?

A trip cancellation or interruption can cause you to lose some or all of your prepaid trip expenses.

Travel Insurance Select's™ Trip Cancellation/Interruption Benefit provides protection of your covered Trip cost when you, an Immediate Family Member or Traveling Companion cancel or interrupt a trip for covered reasons. If you've insured your full Trip costs that are subject to cancellation penalties or restrictions, the plan provides up to 150% of that cost if you must interrupt your Trip. The Trip Delay Benefit reimburses you up to \$500 (\$100 per day) for your meal and accommodation expenses for a covered Trip delay.

Protect your personal belongings

Your baggage and personal possessions can be lost, stolen or damaged anytime, anywhere in the world. Airlines only provide limited protection for your checked baggage and do not cover your carry-on items. Cruise lines and hotels offer little or no coverage.

Homeowners or renters insurance may provide limited benefits or have a high deductible.

Travel Insurance Select's™ Baggage Benefits cover loss or damage to your personal effects and reimburse your purchase of necessities if your baggage is misdirected or lost for more than 24 hours.

Avoid costly travel medical expenses

Travel Insurance Select's™ \$25,000 Medical Expense/Emergency Assistance Benefit reimburses you for your covered international and U.S. medical expenses; emergency dental expenses during your trip; and evacuation expense for covered medical transportation. When necessary, major expenses can be paid directly to medical providers and evacuation/repatriation transportation service providers.

More valuable than flight insurance, **Travel Insurance Select's™** Accidental Death and Dismemberment Benefit covers you 24 hours a day for loss of life or dismemberment resulting from an accidental injury during your Trip.

Increase your protection with Select Plus™

Every year, people traveling to foreign countries require emergency medical treatment, hospitalization or medical evacuation/transport back to the U.S.

Doctors, clinics and hospitals may charge you high prices comparable to U.S. medical care costs. Your present health care plan may not pay for medical expenses incurred outside our country. Medicare does not cover you outside the U.S. and Medicare Supplements offer limited or no protection.

Foreign medical evacuations can cost \$50,000 or more. Most U.S. medical policies, HMOs & PPOs provide little or no coverage for these expenses.

Choosing **Select Plus™** increases your total medical expense and evacuation coverages to \$75,000 per person. Though appropriate wherever you travel, **Select Plus™** is especially important any time you travel outside the United States.

Use ON CALL's 24-Hour Emergency Assistance

Are you multilingual and familiar with the quality of care available in any foreign country? How will you locate medical care or essential advice? How will you arrange for a medical evacuation?

With **Travel Insurance Select's™** you'll have 24-hour, worldwide, collect call access to ON CALL International Assistance's services, including:

Pre-trip information:

- Visas, passports, immunizations, exchange rates
- State Department advisories

During your trip, assistance with:

- Emergency medical evacuation
- Referrals to local doctors, hospitals, attorneys
- 24-hour medical monitoring
- Multilingual interpretation
- Advance or guarantee of medical payments
- Emergency messages to family, physician, friends, and business
- Escort/return home for minors
- Hospital bedside visit by family member or friend
- Repatriation of mortal remains
- Emergency cash advance
- Baggage tracking
- Lost document assistance

Important, Time Sensitive Provisions

The exclusion for Pre-Existing Conditions* will be waived if:

- A) The enrollment envelope containing your premium payment is postmarked within 14 days of the date your initial Trip deposit is received;
- B) You insure all prepaid Trip costs that are subject to cancellation penalties or restrictions (see Page 10-Calculate Your Payment); and
- C) You are not disabled from travel at the time you pay your premium.

* See Pages 6 & 7 for the Pre-Existing Condition definition & exclusion

The Default/Bankruptcy (Financial Insolvency**) benefit is included if:

- A) The enrollment envelope containing your premium payment is postmarked within 14 days of the date your initial Trip deposit is received.

** See Pages 5 & 7 for the Financial Insolvency definition & exclusion

Please read and familiarize yourself with the benefits, services, provisions, exclusions and definitions in this Description of Coverages. This is your evidence of coverage if your payment for the policy has been received and should be retained.

DESCRIPTION OF COVERAGES

Who is eligible for coverage

A person who takes a Trip, completes the enrollment form and pays the required premium.

When coverage begins

The Pre-Departure Trip Cancellation Benefit is effective on the date premium is received by Travel Insurance Services. The Trip Interruption Benefit is effective on the Scheduled Departure Date.

All other coverages will begin on the later of:

1. the date premium has been paid; or
2. the date and time you start your Trip; or
3. the Scheduled Departure Date of your Trip.

When coverage ends

All coverage ends on the earlier of:

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

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

All coverage under this policy will be extended if your entire Trip is covered by the policy and your return is delayed by unavoidable circumstances beyond your control.

If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

Summary of Coverages

Trip Cancellation / Interruption

We will pay this benefit up to the amount on the Schedule of Coverages if a Trip is canceled, interrupted or delayed due to:

1. Sickness, Injury, or Covered Death of you, an Immediate Family Member, Traveling Companion, or Business Partner; or
2. Other Covered Events as defined in this policy.

Injury or Sickness must: 1) for Pre-Departure Trip Cancellation, commence while this policy is in force for you, or for Post-Departure Trip Interruption or Delay, commence while on your Trip; 2) in the written opinion of the treating Physician, be so disabling as to cause a Trip to be canceled, interrupted or delayed; and, 3) require the care and attendance of a Physician at the time of occurrence.

Please refer to the Policy Definitions, page 6, for an explanation of Pre-Existing Conditions which are excluded under the Trip Cancellation/ Interruption Coverage.

BENEFITS: Pre-Departure Cancellation

We will reimburse you for the amount of forfeited, non-refundable payments or deposits for your Trip if your Trip is canceled, or we will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is canceled and your Trip is not canceled.

BENEFITS: Post-Departure Interruption

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

1. the additional transportation expenses incurred by you if your Trip is interrupted, either:
 - (a) to the return destination; or
 - (b) from the place that you left the Trip to the place that you may rejoin the Trip;
2. the additional transportation expenses incurred by you to reach the original Trip destination if you are delayed and leave after the Scheduled Departure Date;

However, the benefit payable under (1) and (2) above will not exceed the cost of economy air fare (or first class, if the original tickets were first class) by the most direct route, less any refunds paid or payable for your unused original tickets.

3. your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is interrupted and your Trip is continued.

Trip Delay

We will pay for reasonable accommodation and traveling expenses until travel becomes possible up to \$100 a day to a maximum of \$500 if your Trip is delayed for more than 12 hours. Trip Delay must be caused by: Common Carrier delay; or lost or stolen passports, travel documents, or money; or quarantine; or natural disaster; or Injury or Sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or Covered Death of an Immediate Family Member traveling with you or a Traveling Companion.

Medical Expense / Emergency Assistance

We will pay this benefit, up to the amount on the Schedule of Coverages, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in force for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Please refer to the Policy Definitions, page 6, for an explanation of Pre-Existing Conditions which are excluded under the Medical Expense / Emergency Assistance Coverage.

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 and supplies, incurred by you within one year from the date of your Sickness or Injury;
2. expenses for emergency dental treatment incurred by you during a Trip;
3. expenses incurred 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 prior approval of the Program Medical Advisors;
4. expenses incurred for medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence in the United States of America, when deemed medically necessary by the attending Physician, subject to the prior approval of the Program Medical Advisors;
5. expenses for transportation, not to exceed the cost of one round-trip economy class air fare, to the place of hospitalization for one person chosen by you, provided you are traveling alone and are hospitalized for more than 7 days;
6. expenses for transportation, not to exceed the cost of one-way economy class airfare, to your place of residence in the United States of America, including escort expenses when an Insured who is 18 years of age or younger is left unattended due to the death or hospitalization of an accompanying adult(s), subject to the prior approval of the Program Medical Advisors;
7. expenses for one-way economy class airfare (or first class, if your original tickets were first class) to your place of residence in the United States of America, 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 this policy;
8. expenses for preparation and air transportation of your remains to your place of residence in the United States of America, 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.

Baggage / Travel Documents

We will pay this benefit, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount on the Schedule of Coverages. We will pay all direct loss due to an accident to your Baggage, passports, and visas during your Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all credit card conditions imposed by the credit card companies.

Special Limitation: We will not pay more than \$500 on all losses to jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, precious gems, cameras, camera equipment, and furs. Items not included above are subject to a \$250 per item limit.

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

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

Payment of Loss: We will pay the cost of repair or replacement of your damaged Baggage, less depreciation; or at our option, we may 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 the damaged Baggage at the appraised or agreed value. In the event of a loss to a pair or set of items, we will: repair or replace any part to restore the pair or set to its value before the loss; or pay the difference between the value of the property before and after the loss.

Baggage Delay

We will pay up to \$200 for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for more than 24 hours during the Trip.

Accidental Death and Dismemberment

We will pay this benefit up to the amount on the Schedule of Coverages if you are injured in an accident which occurs while you are on a Trip and covered under this policy, and you suffer one of the losses listed below within 365 days of the accident. The Principal Sum is the benefit amount shown on the Schedule of Coverages. We will pay 100% of the Principal Sum for loss of: life; both hands or feet, or sight of both eyes; one hand and one foot; or one hand or one foot and sight of one eye. We will pay 50% of the Principal Sum for loss of: one hand or one foot, or sight of one eye.

If you suffer more than one loss from an accident, we will pay only for the loss with the larger benefit. Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight.

Definitions

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

"Business Partner" means an individual who is involved with you in a legal partnership and shares in the management of the business.

"Covered Death" means your death or the death of an Immediate Family Member, Traveling Companion or Business Partner which is the direct result of a Sickness or Injury as defined in this policy.

"Elective Treatment" 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.

"Financial Insolvency" means total cessation of operations due to bankruptcy or financial default of a tour operator, cruise line or airline, other than the person, organization or firm from whom you directly purchased or paid for your Trip, provided the Financial Insolvency occurs more than 14 days following your effective date for the Trip Cancellation Benefits.

"Hospital" means an institution which meets all of the following requirements: it must be operated according to law; it must give 24-hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis for which a charge is made; it must provide diagnostic and surgical facilities supervised by Physicians; registered nurses must be on 24-hour call or duty; the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is not: a rest, convalescent, extended care, rehabilitation, or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

"Immediate Family Member" means your or your Traveling Companion's spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward.

"Injury" means bodily injury caused by an accident which 1) occurs while your coverage is in force under this policy and 2) requires examination and treatment by a Physician. The injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

"Insured" means an Eligible Person who takes a Trip, completes any required enrollment form, and pays any required premium. The words "you", "your" or "yours" mean the Insured.

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

1. Air Carrier delays resulting from bad weather, mechanical breakdown or organized labor strikes that affect public transportation;
2. arrangements canceled by an airline, cruise line, or tour operator, resulting from inclement weather, mechanical breakdown, or organized labor strikes that affect public transportation.

Items #1 & #2 above, are subject to the following conditions:

- (a) the scheduled carrier connecting times must be 90 minutes or longer; and
- (b) the scheduled time between arrival at the scheduled tour or cruise departure city and the scheduled tour or cruise departure must be 4 hours or longer.

3. arrangements canceled by an airline, cruise line, or tour operator, resulting from Financial Insolvency;

Item #3 above, is subject to the following condition:

The enrollment envelope containing your premium payment is postmarked within 14 days of the date your initial Trip deposit is received.

4. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events:

- (a) being directly involved in a documented traffic accident while en route to departure;
- (b) being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;
- (c) having a residence made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
- (d) being called into active military service to provide aid or relief in the event of a natural disaster;
- (e) a documented theft of passports or visas;
- (f) a transfer of employment of 250 miles or more.

"Other Valid and Collectible Group Insurance" means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the Usual and Customary value of each service rendered will be considered a Covered Expense.

"Physician" means a person licensed as a medical doctor by the jurisdiction in which he is resident to practice the healing arts. He must be practicing within the scope of his license for the service or treatment given and may not be you, a Traveling Companion or an Immediate Family Member.

"Pre-Existing Condition" means an illness, disease, or other condition during the 60 day period immediately prior to your effective dates for which you or your Traveling Companion or Immediate Family Member scheduled or booked to travel with you: 1) received, or received a recommendation for, a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this policy.

"Program Medical Advisors" means individuals appointed by ON CALL INTERNATIONAL.

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

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

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

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

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

“Usual and Customary” means the usual charge made by a provider for necessary medical services, treatment or supplies. It may not exceed the general level of charges for similar necessary services, treatment or supplies made by other providers in the area where the service or treatment is given or the supply bought.

Policy Exclusions

The following exclusion applies to the Accidental Death and Dismemberment Coverage:

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

The following exclusion applies to the Medical Expense/Emergency Assistance, Trip Cancellation/Interruption, and Trip Delay Coverages:

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

The following exclusions apply to all Coverages:

3. This policy does not cover loss caused by, or resulting from:
 - a) suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion, Immediate Family Member, or Business Partner booked to travel with you, while sane or insane (while sane in CO & MO);
 - b) mental, nervous or psychological disorders;
 - c) being under the influence of drugs or intoxicants unless prescribed by a Physician;
 - d) normal pregnancy or resulting childbirth;
 - e) participation as a professional in athletics;
 - f) participation in organized amateur and interscholastic athletic or sports competition or events;
 - g) mountain climbing or bungee cord jumping;
 - h) riding or driving in any motor competition;
 - i) declared or undeclared war, or any act of war;
 - j) civil disorder;
 - k) service in the armed forces of any country;
 - l) nuclear reaction, radiation or radioactive contamination;
 - m) operating or learning to operate any aircraft, as pilot or crew;
 - n) parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
 - o) any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
 - p) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
 - q) loss or damage caused by detention, confiscation or destruction by customs;
 - r) Elective Treatment, or medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
 - s) Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Trip, Financial Insolvency which occurred before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 14 days following your effective date for the Trip Cancellation Benefits;
 - t) a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when this policy is not in force for you.

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

Note: This brochure is a brief description of the benefits available to you under the travel insurance policy. Since the Master Policy is complete in detail, the final interpretation of any provision or claim will be governed by the Master Policy.

The Travel Insurance is Underwritten By:

Monumental General Casualty Company (all states except as otherwise noted) & Monumental Life Insurance Company (AK, KS, ME, MA, NH, NJ, NC, WA, WI, WY) & J.C. Penney Casualty Insurance Company (CO, MI, MN, NY, VT). In Canada: Life Investors Insurance Company of America (except Baggage/Travel Documents and Baggage Delay) & Kingsway General Insurance Company (Baggage/Travel Documents and Baggage Delay).

Notice to Florida Residents

Your homeowners policy, if any, may provide coverage for loss of personal effects. You are not required to purchase baggage insurance in connection with purchase of tickets or in connection with the lease or rental of a motor vehicle.

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ON CALL International Travelers Assistance Service

ON CALL multilingual professionals will provide you many essential travel assistance services, as listed on page 2. They can be reached from anywhere in the world, 24 hours per day. To ensure payment of benefits for a Medical Expense/Emergency Assistance claim, you must contact ON CALL International as soon as possible.

Arrangements for a Medical Evacuation, Escort for Minor, Hospital Bedside Visit or Repatriation of Remains made by others without the prior approval of ON CALL International may not be eligible for payment or reimbursement under the policy.

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

How to Contact ON CALL International

If you are sick, injured, or in need of any of the assistance services listed on page 2, contact the worldwide ON CALL Assistance Network, available 24 hours per day.

State your ON CALL Group number: 801

From within the United States and Canada:

Call toll free: 1-800-555-9095

From outside the United States and Canada:

Call collect: 1-603-894-4710*

* You will first need to enter the International Access Code of the country from where you place the call.

Claims Procedure

To facilitate prompt claims settlement:

1. Report any claim as soon as possible.
2. Report claims directly to the Program Administrator.
3. Keep all documentation, such as 1) receipts from the treating Physicians or other medical providers stating the diagnosis, treatment, and amount paid; and 2) all unused non-refundable transportation tickets, official receipts, etc. In case of loss, theft or damage to personal belongings, immediately report the situation to the hotel manager, tour guide or representative, transportation official or local police and obtain their written report of your loss.

Where to Present a Claim

All claims should be presented to the Program Administrator:

Trip Mate Insurance Agency, Inc.

9225 Ward Parkway, 2nd Floor

Kansas City, Missouri 64114

1-800-888-7292, 8:00 AM to 5:00 PM, Central Time

When calling, refer to Group Number 801.

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Schedule of Coverages

A. Travel Insurance Select™ - Benefits	MAXIMUM LIMIT Per Person
Pre-Departure Trip Cancellation	Up To Trip Cost* (Maximum \$25,000)
Post-Departure Trip Interruption	Up To 150% Of Trip Cost* (Maximum \$37,500)
Trip Delay (12 Hours or More)	\$100 Per Day \$500 Maximum
Medical Expense/Emergency Assistance Includes: Accident & Sickness Medical Expenses Emergency Medical Evacuation Repatriation of Remains 24-Hour Worldwide Assistance Service Hotline	\$25,000
Baggage / Travel Documents	\$1,000
Baggage Delay (24 Hours or More)	\$200
Accidental Death and Dismemberment (Principal Sum)	\$25,000
B. Select Plus™ - Upgrade	ADDITIONAL LIMIT Per Person
(Designed especially for travel outside the U.S.) Medical Expense/Emergency Assistance	\$50,000

* If you insure an amount less than your total prepaid Trip costs that are subject to cancellation penalties or restrictions, the maximum benefit for Pre-Departure Trip Cancellation and Post-Departure Trip Interruption will be limited to the amount of coverage you purchased.

Program Designed and Marketed by: Travel Insurance Services

2950 Camino Diablo, Suite 300, Walnut Creek, CA 94596, USA

California License No. 0B33259

Phone: (800) 937-1387 or (925) 932-1387

Fax: (925) 932-0442

Hours: Monday through Friday, 8:30 AM - 5:00 PM, Pacific Time

Website: www.travelinsure.com

Calculate Your Payment

A. Travel Insurance Select™

The insurance benefits are priced per person. You should insure all of your prepaid Trip costs (minimum of \$200 up to a maximum of \$25,000) that are subject to cancellation penalties or restrictions. **Reminder:** If you insure an amount less than your full Trip Cost, the exclusion for Pre-Existing Conditions will not be waived (see page 2 for complete details regarding waiving the Pre-Existing Condition exclusion).

Participant's Age (on postmark date)	Rate	For example, a rate of .07 equals 7% of Trip Cost OR \$7.00 per \$100 of Trip Cost.
Age 0 - 55	.06	
Age 56 - 75	.07	
Age 76+	.09	

For Trips 1 - 30 Days, use the following formula to complete Part III, A of the Enrollment Form. Multiply your Trip Cost by the rate for your age group to calculate Your Payment.

$$\$ \frac{\text{Trip Cost}}{\text{(round to nearest \$100)}} \times \frac{\text{Rate}}{\text{(from chart above)}} = \$ \text{Your Payment}$$

For Trips 31 - 90 Days, use the following formula: For all participants add \$4.00 per day for each day your Trip exceeds 30 days.

$$\$4.00 \times \frac{\text{Total Trip Days over 30}}{\text{}} \times \frac{\# \text{ of Participants}}{\text{}} = \$ \text{Add to Above}$$

B. Select Plus™

To upgrade your Medical Expense/Emergency Assistance coverage from \$25,000 to \$75,000: For all participants listed on your Enrollment Form (all ages), add \$3.00 per day for each day of your entire Trip.

$$\$3.00 \times \frac{\text{Total Trip Days}}{\text{}} \times \frac{\# \text{ of Participants}}{\text{}} = \$ \text{Add to Above}$$

Travel Insurance Select™

Enrollment Form - Please Print

I. Participant(s)

Name	Date of Birth
1. _____	_____ / _____ / _____ month / day / year
2. _____	_____ / _____ / _____
3. _____	_____ / _____ / _____
4. _____	_____ / _____ / _____

Beneficiary _____

Yes No Are all persons U.S. or Canadian citizens or residents?

II. Travel Information

Travel Destination _____

Cruise Line/Tour Operator _____

Departure Date ____/____/____ Return Date ____/____/____
month day year month day year

Total Trip Days (include departure & return dates) _____

Please Note

- Complete Parts I through IV. Incomplete and/or incorrect enrollment forms and payments will be returned, unprocessed.
- All payments must be in U.S. dollars drawn on a U.S. bank. Do not send cash. Payment by credit card is not accepted.
- Make total check or money order payable to: **Travel Insurance Services**. Mail with completed enrollment form prior to departure date, using this pre-addressed envelope (see page 2 for complete details regarding waiving the Pre-Existing Condition exclusion).
- Retain the remainder of this brochure; it is your permanent evidence of coverage.**
- Your enrollment will be processed within 3 - 5 business days after receipt by Travel Insurance Services. Your confirmation and payment receipt will be sent via first class mail to your indicated address.
- If you cancel your coverage prior to departure, you'll receive a partial premium refund based upon how long your coverage has been in effect, less a \$20 refund processing fee. Your written request must be received by Travel Insurance Services prior to your scheduled departure date.

Official Use Only 0202/75M	Cert# _____ PO # 32001
	PM ____/____/____ Date Rec'd ____/____/____

III. Payment Calculation

A. Travel Insurance Select™

Participants	Trip Cost (nearest \$100)	Rate (See Page 10)	Your Payment
1.	\$ _____	X _____	= \$ _____
2.	\$ _____	X _____	= \$ _____
3.	\$ _____	X _____	= \$ _____
4.	\$ _____	X _____	= \$ _____

Subtotal for all Participants \$ _____

Add Only If Trip is 31 thru 90 Days

\$4.00 X _____ X _____ = \$ _____
of days over 30
of participants

B. Select Plus™

Upgrade Medical Expense/Emergency Assistance from \$25,000 to \$75,000.
(May not be purchased separately.)

\$3.00 X _____ X _____ = \$ _____
total trip days
of participants

Enrollment Processing Fee (required) \$ **4.00**

Add All Shaded Boxes.

Total Payment Due
Travel Insurance Services..... \$ _____

IV. Mail Coverage Confirmation To:

Last Name _____

First _____ Initial _____

Mailing Address _____

City _____

State _____ Zip _____

Phone: Home () _____

Work () _____

X _____
Signature _____ **Date** ____/____/____