

GOLD PLAN

Washington Policy

Insurance Policy for



FOR POLICY INQUIRIES OR CUSTOMER SERVICE, CALL:
(800) 348-9505

FOR EMERGENCY ASSISTANCE
24 HOURS A DAY DURING YOUR TRIP, CALL:

IN THE U.S.
(866) 816-2068

COLLECT WORLDWIDE
(603) 328-1737



This plan is administered by CSA Insurance Services.

This Policy is issued to you. The Policy is issued in consideration of payment of premiums as provided by its terms.

We agree to pay benefits in accordance with all the provisions of this Policy.

Premiums are payable to us or our agent in amounts as set forth by us.

The provisions found on the following attached pages form a part of this Policy as if recited over the signatures shown below.

THIRTY-DAY RIGHT TO EXAMINE POLICY

If you are not satisfied for any reason, you may return this Policy within 30 days after receipt. Your premium will be refunded. When so returned, the Policy is void from the beginning. Return the Policy to us at our Home Office or to our authorized agent.

This Policy is executed on the Effective Date, at Baltimore, Maryland.

INDIVIDUAL TRAVEL INSURANCE POLICY

Accidental Death and Dismemberment Benefits
Medical Expense Benefits

DEFINITIONS

When used in this Policy, the following words and phrases have the meaning given. The use of any personal pronoun includes both genders.

BUSINESS PARTNER means an individual who is involved with you in a legal partnership and shares in the management of the business.

COMMON CARRIER means any land, water or air conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

COVERED DEATH means your death or the death of an Immediate Family Member, Traveling Companion, or Business Partner that is the direct result of a Sickness or Injury as defined in this Policy.

DEDUCTIBLE means the amount which must be incurred by you before benefits are paid under this Policy. The Deductible is equal to the amount shown in the Schedule.

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.

ELIGIBLE TRIP means any class of scheduled tours or trips shown in the Schedule.

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 for which a charge is made;
3. It must provide diagnostic and surgical facilities supervised by Physicians;
4. Registered nurses must be on 24-hour call or duty; and
5. The care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis.

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

IMMEDIATE FAMILY MEMBER includes your, or the Traveling Companion's spouse, child, spouse's child, 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.

INSURER means Monumental General Casualty Company. The words "we," "us," and "our" mean the Insurer.

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 your Immediate Family Member.

POLICY means the contract issued to you providing the benefits specified herein.

PRE-EXISTING CONDITION means an illness, disease, or

other condition during the 90-day period immediately prior to your effective date for which you or your Traveling Companion or Immediate Family Member is 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 90-day period before coverage is effective under this Policy.

Pre-Existing Condition Waiver

This pre-existing condition waiver rider is a part of the Policy to which it is attached. It is issued in consideration of payment of the required premium.

Item (q) under the section titled "Policy Exclusions" shall not apply:

If the premium for this Policy is received no later than 7 days after the initial deposit/payment for your Trip and you are not already disabled from travel when you pay your premium.

Benefits are subject to all terms and conditions of the Policy. This Rider does not waive, alter or extend any provisions or limitations of the Policy except to the extent shown above.

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.

SCHEDULED TOUR/CRUISE DEPARTURE CITY means a city where the scheduled land tour/cruise on which you are to participate originates.

SICKNESS means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the insurance is in force. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of 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 you elected

coverage and paid the premium, and all travel arrangements (land, water, air) are arranged by the tour operator or travel agent prior to the Scheduled Departure Date of the Trip.

All leisure travel by you more than (250 miles) from your place of residence in the United States of America.

EFFECTIVE DATE OF INSURANCE

All insurance elected by or provided to you will take effect on the later of 1) the date premium has been paid; 2) the date and time you start your Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

When we receive due proof that an Insured suffers a loss shown in the Table below we will pay a benefit, provided:

1. The accident causing the Injury occurs while the Insured is on a Trip; and
2. The loss occurs within 365 days of the accident.

The benefit payable will be the amount for which the Insured is covered on the date of the accident, as shown in the Schedule.

Table of Losses and Benefits

Loss:	Benefits:
Life amount;	100% of the benefit
Both Hands; Both Feet amount; or Sight of Both Eyes	100% of the benefit
One Hand and One Foot amount;	100% of the benefit
One Hand and Sight amount; of One Eye	100% of the benefit
One Foot and Sight amount; on One Eye	100% of the benefit
One Hand; One Foot or Sight of One Eye	50% of the benefit amount.

Loss is defined as follows:

1. Loss of hand: complete severance and detachment at or above the wrist joint:

2. Loss of foot: complete severance and detachment at or above the ankle joint:

3. Loss of sight: total and irrecoverable loss of sight.

Loss of sight must be certified by a Physician specializing in ophthalmology and certified by the American Board of Ophthalmology.

If an Insured sustains more than one loss from one accident, we will pay for the loss which has the greatest benefit. Payment will be made only for the loss that results from that accident, without regard to any prior loss.

Exposure & Disappearance

If by reason of an accident covered by this Policy, you are unavoidably exposed to the elements and as a result of such exposure suffer a loss for which benefits are otherwise payable, such loss shall be covered hereunder.

If you are involved in an accident which results in the sinking or wrecking of a conveyance in which you were riding and your body is not located within one year of such accident, it will be presumed that you suffered loss of life resulting from Injury caused by the accident.

Air Flight Benefits

The insurance provided by this Policy for air flight applies only if you sustain a covered loss in an accident which occurs while a passenger in or on, boarding or alighting from an aircraft of a regularly scheduled airline or an air charter company that is licensed to carry passengers for hire.

MEDICAL EXPENSE BENEFITS

When we receive due proof that you have incurred Covered Expenses as a result of Injury or Sickness while traveling on a Trip, we will pay a benefit, after satisfaction of the Deductible, up to the amount shown on the Schedule, 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.

For the purposes of this provision, the following terms have the meaning given.

COVERED EXPENSES means:

1. Expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and

services, local ambulance services, prescription drugs and medicines, and therapeutic services 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 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 our prior approval;

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 our prior approval;

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 that 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 air fare to your place of residence in the United States of America, 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 our prior approval;

7. Expenses for one-way economy class air fare (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 his 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.

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.

EXCLUSIONS

We will not pay any benefit under this Policy, which is caused by, or resulting from:

1. Suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion, or Immediate Family Member or Business Partner booked to travel with you, while sane or insane;
2. A Pre-Existing Condition, as defined in this Policy, including death that results therefrom; this Exclusion does not apply to benefits under Covered Expenses item 3 (emergency medical evacuation) or item 8 (return of remains) of the Medical Expense Benefits coverage. This Exclusion is waived provided the premium for this Policy is received no later than seven days after the initial deposit/payment for the Insured's Trip and he is not disabled from travel when he pays the premium;
3. Mental, nervous, or psychological disorders;
4. Alcoholism and/or drug addiction;
5. Normal pregnancy or resulting childbirth;
6. Participation as a professional in athletics;
7. Participation in organized amateur and interscholastic athletic or sports competition or events;
8. Declared or undeclared war, or any act of war;
9. Civil disorder;
10. Service in the armed forces of any country;
11. Operating or learning to operate any aircraft, as pilot or crew;
12. Any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
13. Any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. 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;
15. Elective Treatment, or medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment.
16. Riding or driving in any motor competition;
17. Parachuting, hang gliding, parasailing or travel on any air-supported device, other than on a regularly scheduled airline or air charter company; and
18. Mountain climbing or bungee cord jumping.

INDIVIDUAL TERMINATION OF INSURANCE

Your coverage automatically ends on the first of the following dates:

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

EXTENSION OF COVERAGE

All coverage under this Policy will be extended if:

1. Your entire Trip is covered by this Policy; and
2. 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:

1. The date you reach your originally scheduled return destination; or
2. Seven (7) days after the Scheduled Return Date.

PREMIUMS

We provide insurance coverage in return for premium payment. Premiums are payable by you. Premium rates charged for this insurance coverage shall be as set forth by us.

GENERAL PROVISIONS

CLERICAL ERROR Clerical errors or delays in keeping records for this Policy will not deny insurance which would otherwise have been granted, nor extend insurance which otherwise would have ceased, and will call for a fair adjustment of premium and benefits to correct the error.

CONCEALMENT OR FRAUD We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to this Policy.

CONFORMITY TO LAW Any provision of this Policy which is in conflict with the laws of the state in which it is issued is amended to conform with the laws of that state.

ENTIRE CONTRACT; CHANGES This Policy and any other attachments are 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.

This Policy 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 this Policy. No agent or other person may change this Policy or waive any of its terms. The change will be endorsed on this Policy.

INCONTESTABILITY After this Policy has been in force for two years, it can only be contested for non-payment of premiums. No statement made by you can be used in a contest after your insurance has been in force two years during your lifetime. No statement you make can be used in a contest unless it is in writing and signed by you.

CLAIMS PROVISIONS

NOTICE OF CLAIM We must be given written notice of claim within 20 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 your name and enough information to identify you.

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 twelve (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 this Policy within 60 days after written proof of loss has been given. No such action will be brought after three years from the time written proof of loss is required to be given. If a time limit of this Policy 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 this Policy 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.

MONUMENTAL GENERAL CASUALTY COMPANY

520 Park Avenue
Baltimore, Maryland 21201

This Policy is issued to you. The Policy is issued in consideration of payment of premiums as provided by its terms.

We agree to pay benefits in accordance with all the provisions of this Policy.

Premiums are payable to us or our agent in amounts as set forth by us.

The provisions herein as well as the Schedule of Benefits, Summary of Benefits, Definitions and Policy Exclusions attached hereto form a part of this Policy.

THIRTY-DAY RIGHT TO EXAMINE POLICY

If you are not satisfied for any reason, you may return this Policy within 30 days after receipt. Your premium will be refunded. When so returned, the Policy is void from the beginning. Return the Policy to us at our Home Office or to our authorized agent.

This Policy is executed at Baltimore, Maryland.

TRAVEL INSURANCE POLICY

Trip Cancellation

Trip Interruption

Trip Delay

Baggage/Travel Documents

Baggage Delay

WHO IS ELIGIBLE FOR COVERAGE

A person who takes a Trip and pays the required premium.

WHEN COVERAGE BEGINS provision is deleted in its entirety and replaced as follows:

All insurance (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption Insurance) elected by or provided to the Insured will take effect on the later of:

1) the date premium or plan payment has been paid; 2) the date and time the Insured starts his Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of the Insured's Trip.

Pre-Departure Trip Cancellation Insurance elected by or provided to the Insured will take effect the date the Insured enrolled for such coverage. Coverage begins at 12:01 Standard Time of the effective date of insurance if the required premium payment and any necessary enrollment forms are received. Post-Departure Trip Interruption Insurance elected by or provided to the Insured will take effect at 12:01 A.M. Standard Time on the Scheduled Departure Date of the Insured's Trip if the required premium payment and any necessary enrollment forms are received.

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 the Policy.

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

EXTENSION OF COVERAGE

All coverage under this Policy will be extended, if:

1. Your entire Trip is covered by this Policy; and
2. 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:

1. The date you reach your originally scheduled return destination; or
2. Seven (7) days after the Scheduled Return Date.

TRIP CANCELLATION

The Trip Cancellation Benefit is effective on that date your premium is received by the sponsoring travel organization.

We will pay this benefit up to the amount on the Schedule of Benefits if a Trip is canceled 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 the attached Rider.

Injury or Sickness must:

1. For Pre-Departure Trip Cancellation, commence while this Policy is in force for you;
2. In the written opinion of a Physician, be so disabling as to cause a Trip to be canceled; and
3. Require the care and attendance by a Physician at the time of occurrence.

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 due to the Sickness, Injury, or Covered Death of you, an Immediate Family Member, Traveling Companion or Business Partner, that occurs before the Scheduled Departure Date. The Sickness or Injury must: 1) commence while the Insured's coverage is in force under this Policy; 2) require the care and attendance of a Physician at the time of the occurrence; and 3) in the written opinion of the treating Physician, be so disabling as to prevent the Insured from taking his Trip.

We will pay a benefit if the Insured is prevented from taking his Trip due to Other Covered Events, as defined, that occur before the Trip begins.

We will pay the 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.

When submitting a Trip Cancellation claim, obtain medical statements from the Physicians in Attendance in the country where the Sickness or Injury occurred. Those statements should give the complete diagnosis, stating that the Sickness or Injury prevented travelling on dates contracted. Provide all unused and/or additional transportation tickets, official receipts, etc.

MONUMENTAL GENERAL CASUALTY COMPANY**Trip Interruption**

This Trip Interruption Benefit Rider is a part of the Policy to which it is attached. It is issued in consideration of payment of the required premium.

The Trip Interruption Benefit is effective on the Scheduled Departure Date of your Trip.

We will pay this benefit up to the amount on the Schedule of Benefits if a Trip is interrupted 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 the attached Rider.

Injury or Sickness must:

1. Commence while on your Trip;
2. In the written opinion of a Physician, be so disabling as to cause a Trip to be canceled, interrupted or delayed; and
3. Require the care and attendance by a Physician at the time of occurrence.

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.

We will pay a benefit if the Insured is unable to continue on his Trip due to Sickness, Injury, or Covered Death of the Insured, an Immediate Family Member, Traveling Companion or Business Partner, that occurs after the Scheduled Departure Date. The Sickness or Injury must: 1) commence while the Insured is on a Trip and his coverage is in force under this Policy; 2) require the care and attendance of a Physician at the time of the occurrence; and 3) in the written opinion of the treating Physician, be so disabling as to prevent the Insured from continuing his Trip.

We will pay a benefit if the Insured is unable to continue on his Trip due to Other Covered Events, as defined, that occur after the beginning of the Trip.

When submitting a Trip Interruption claim, obtain medical statements from the Physicians in Attendance in the country where the Sickness or Injury occurred. The statements should give the complete diagnosis, stating that the Sickness or Injury prevented travelling on the dates contracted. Provide all unused and/or additional transportation, tickets, official records, etc.

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

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 cancelled or interrupted and your Trip is continued.

MONUMENTAL GENERAL CASUALTY COMPANY**Trip Delay**

This Trip Delay Benefit Rider is a part of the Policy to which it is attached. It is issued in consideration of the payment of the required premium.

We will pay for reasonable accommodation and traveling expenses until travel becomes possible up to \$150 a day to a maximum \$500 if your Trip is delayed for more than 12 hours.

Trip Delay must be caused by:

- a. Common Carrier delay; or
- b. Lost or stolen passports, travel documents, or money; or
- c. Quarantine; or
- d. Natural disaster; or
- e. Injury or sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or
- f. Covered Death of an Immediate Family Member traveling with you or a Traveling Companion.

BENEFITS**Baggage/Travel Documents**

We will pay this benefit, up to the amount on the Schedule of Benefits. 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 the credit card conditions imposed by the credit card companies.

In case of loss, theft or damage to personal belongings, the Insured should immediately report the situation to the hotel manager, tour guide or representative, transportation official or local police station and obtain their written report of his loss.

Property Not Covered:

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 or dentures, 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, or credit cards, except as noted above; property shipped as freight or shipped prior to the Scheduled Departure Date;

7. Contraband.

Special Limitation:

We will not pay more than \$500 (or the Baggage/Travel Documents Limit, if less) on all losses to jewelry, watches, precious gems, articles consisting in whole or in part of gold, silver or platinum, cameras, camera equipment, and furs. Items not included above are subject to a \$250 per-item limit.

Loss Not Covered:

We will not pay for loss arising from:

1. Defective materials or craftsmanship; or
2. 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.

Payment of Loss:

We will pay, in cash, 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:

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.

We will pay, 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 more than 24 hours during the Trip.

Trip Cancellation and/or Trip Interruption Definitions Rider

This Rider is part of the Policy to which it is attached.

DEFINITIONS

When used in this Policy, the following words and phrases have the meaning given. The use of any personal pronoun includes both genders.

BUSINESS PARTNER means an individual who is involved with you in a legal partnership and shares in the management of the business.

COMMON CARRIER means any land, water or air conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

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.

ELIGIBLE PERSON means a person who takes a trip with a sponsoring travel organization.

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 7 days following your effective date for the Trip Cancellation Benefits.

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, 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.

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 your Immediate Family Member.

PRE-EXISTING CONDITION means an illness, disease, or other condition during the 90-day period immediately prior to your effective date for which you or your Traveling Companion or Immediate Family Member scheduled or booked to travel with you:

1. Received or received a recommendation for a

diagnostic test, examination, or medical treatment; or

2. Took or received a prescription for drugs or medicine.

Item 2 of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 90-day period before coverage is effective under this Policy.

PRE-EXISTING CONDITION WAIVER

This Pre-Existing Condition Waiver rider is a part of the Policy to which it is attached. It is issued in consideration of payment of the required premium.

Item (q) under the section titled "Policy Exclusions" shall not apply:

If the premium for this Policy is received no later than 7 days after the initial deposit/payment for your Trip and you are not already disabled from travel when you pay your premium.

Benefits are subject to all terms and conditions of the Policy. This Rider does not waive, alter or extend any provisions or limitations of the Policy except to the extent shown above.

This Rider takes effect and ends concurrently with the Policy to which it is attached.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to the point where the Trip started or to a different final destination.

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

This Rider does not waive, alter or extend any provisions, limitations or exclusions of the Policy, except to the extent shown above.

MONUMENTAL GENERAL CASUALTY COMPANY

BAGGAGE means luggage and personal possessions taken by you on the Trip.

OTHER COVERED EVENTS means only the following unforeseeable events or their consequences which occur while coverage is in force under this Policy:

1. 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 and 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/Cruise Departure City and the scheduled tour/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:

- a. The Insured's premium must be received within 15 days of the initial deposit/payment for his Trip.
4. A change in plans by the Insured, an Immediate Family Member traveling with the Insured, or Traveling Companion, resulting from one of the following events which occurs while coverage is in force under this Policy
- a. being directly involved in a documented traffic accident while en route to departure;
 - b. being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided the Insured, an Immediate Family Member traveling with the Insured 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 or passports or visas;
 - f. a transfer of employment of 250 miles or more;
 - g. a terrorist act (or acts) which occurs in the Insured's departure city or in a city which is a scheduled destination for the Insured's Trip provided:
 1. The terrorist act (or acts) occurs within 30 days of the Scheduled Departure Date for the Insured's Trip;
 2. The Insured's premium is received within 15 days of the initial deposit/payment for the Insured's Trip.

SCHEDULED DEPARTURE CITY means a city where the scheduled land tour/cruise on which you are to participate originates.

TRAVELING COMPANION means a person whose name appears with you 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 you elected coverage and paid the premium, and all travel arrangements except air flights are arranged by the sponsoring travel organization prior to the Scheduled Departure Date of the Trip.

Air arrangements that are covered by this definition include any direct round-trip air flights booked by the sponsoring travel organization or by others, to and from the Scheduled Tour/Cruise Departure and return cities, provided the dates of travel for the air flights are within 7 total days of the scheduled land tour or cruise dates.

POLICY EXCLUSIONS

This Policy may not be purchased after you have made final payment for your Trip.

The following exclusions apply to all Benefits:

This Policy does not cover losses caused by:

- a. suicide, attempted suicide, or intentionally self-inflicted injury of you, your Traveling Companion, or Immediate Family Member or Business Partner booked to travel with the Insured, while sane or insane;
- b. mental, nervous, or psychological disorders,
- c. being under the influence of drugs, unless prescribed by a Physician, or being legally intoxicated;
- 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. a loss or damage caused by detention, confiscation or destruction by customs;

q. 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.

r. Financial Insolvency of the person, organization or firm from whom the Insured directly purchased or paid for his Trip, Financial Insolvency which occurred before the Insured's effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 7 days following the Insured's effective date for the Trip Cancellation Benefits.

Important Note: Exclusion q above applies to you, an Immediate Family Member, Traveling Companion or Business Partner.

PREMIUMS

We provide insurance coverage in return for premium payment. Premiums are payable by you. Premium rates charged for this insurance coverage shall be as set forth by us.

GENERAL PROVISIONS

Clerical Error

Clerical errors or delays in keeping records for this Policy will not deny insurance which would otherwise have been granted, nor extend insurance which otherwise would have ceased, and will call for a fair adjustment of premium and benefits to correct the error.

Conformity to Law

Any provision of this Policy, which is in conflict with the laws of the state in which it is issued is amended to conform with the laws of that state.

Entire Contract; Changes

This Policy and any other attachments is the entire contract between us.

This Policy 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 this Policy. No agent or other person may change this Policy or waive any of its terms. The change will be endorsed on this Policy.

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 rights.

Continuation of Benefits

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

Other Valid and Collectible Insurance

Insurance provided under the terms of the Baggage Benefit shall be in excess of all other valid and collectible insurance or indemnity and shall apply only when such other benefits are exhausted.

CLAIMS PROVISIONS

NOTICE OF CLAIM We must be given written notice of claim within 20 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 Insured's name and enough information to identify him.

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 twelve (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 the Insured 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 this Policy within 60 days after written proof of loss has been given. No such action will be brought after three years from the time written proof of loss is required to be given. If a time limit of this Policy 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 this Policy will be paid as soon as written proof is received.

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.

LOSS, DAMAGE, OR DESTRUCTION OF BAGGAGE

You must:

1. Report theft losses to the police or other local authorities as soon as possible;
2. Take reasonable steps to protect 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 his Baggage.

CLAIMS PROCEDURE

To facilitate prompt claims settlement:

1. Report any claim as soon as possible.
2. Report claims directly to the Program Administrator, your Tour Operator or Travel Agent.
3. Upon your report of a claim, you will receive a claim form, which should be fully completed and returned along with any documentation, etc., as explained below.

Baggage: In case of loss, theft, or damage to personal belongings, immediately contact the hotel manager, tour guide or representative, transportation official or local police, report the occurrence and obtain a written statement. Submit claim first to the party responsible (i.e. airlines, hotel, etc.). Forward copies of the outcome of your claim to the Program Administrator.

NOTE: Per the Claims Provisions section set forth above, a claim form will not be necessary if you meet the proof of loss requirements by providing us with a written statement of the nature and extent of the loss.

4. Keep all documentation, such as 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.