

STATE SPECIFIC CERTIFICATE

Louisiana, Missouri, New York, South Carolina, Texas

TRIPPROTECTORSM

CERTIFICATE OF INSURANCE

FOR CERTIFICATE INQUIRIES OR CUSTOMER SERVICE, CALL:

(866) 501-3254

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 HTH Administration Services.

ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE**Who is Eligible For Coverage**

A person who takes a Trip, completes the enrollment form, who pays the required premium, and is a resident of the United States or Canada.

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of:

1. The date the premium has been received by HTH Administration Services;
2. The date and time you start your Trip; or
3. 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

Pre-Departure Trip Cancellation Coverage begins at 12:01A.M. Standard Time of the effective date of the certificate if the required premium payment and any necessary enrollment forms are received. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Trip if the required premium payment is received.

When Coverage Ends

All coverage ends on the earlier of:

1. On the date this Policy ends;
2. The date the Trip is completed;
3. The Scheduled Return Date;
4. Your arrival at the return destination on a round trip, or the destination on a one-way trip;
5. Cancellation of the Trip covered by this policy.

SUMMARY OF COVERAGES**Accidental Death Benefits**

When we receive due proof that the Insured has suffered 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 180 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	100% of the benefit amount;
Both Hands; Both Feet or Sight of Both Eyes	100% of the benefit amount;
One Hand and One Foot or One Hand and Sight	100% of the benefit amount;
One Hand and Sight of One Eye	100% of the benefit amount;
One Foot and Sight of One Eye	100% of the benefit amount;
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 the 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 And Disappearance

If by reason of an accident covered by this Policy, the Insured is 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 the Insured is involved in an accident which results in the sinking or wrecking of a conveyance in which the Insured was riding and the Insured's body is not located within one year of such accident, it will be presumed that the Insured suffered loss of life resulting from Injury caused by the accident.

Air Flight Accident

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 the policy, and you suffer one of the losses listed below within 180 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 the 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.

With respect to "Air Flight" benefits, this insurance applies only if you are injured in an accident which happens while a passenger in or on, boarding or alighting from, an aircraft of a regularly scheduled airline or air charter company that is licensed to carry passengers for hire.

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 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 USA or Canada, 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 air fare to your place of residence in the USA or Canada, 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 air fare (or first class, if your original tickets were first class) to your place of residence in the USA or Canada, 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 USA or Canada, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the USA or Canada.

DEFINITIONS

"Actual Cash Value" means purchase price less depreciation.

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

"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 a Family Member, or Traveling Companion, 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.

"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.

"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 seven (7) 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; and the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

"Injury" means bodily 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 a 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 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 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 as defined (see above definition of Financial Insolvency);

Coverage for Financial Insolvency is included if:

Your premium for this insurance plan and your enrollment form is received within 14 days of the date your initial Trip deposit is received.

See the definition of Financial Insolvency which details the coverage provided.

4. A change in plans by you, a 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, a 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 Terrorist Act (or acts) which occurs in Your departure city or in a city which is a scheduled destination for Your Trip, provided: the Terrorist Act (or acts) occurs within 30 days of the Scheduled Departure Date for Your Trip.

“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 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 a Family Member.

“Pre-Existing Condition” means an illness, disease, or other condition during the 180 day period immediately prior to your effective date for which you or your Traveling Companion or Family Member: (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 180 day period before coverage is effective under this Policy.

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

1. Your premium for this insurance plan and your enrollment form is received within 14 days of your initial Trip deposit date;
2. You insure 100% of all prepaid Trip costs that are subject to cancellation penalties or restrictions. The cost of any

subsequent arrangements added to your trip (or any other arrangements not made through your travel agent) must be insured within 14 days of payment for those arrangements;

3. The Trip cost per person is no more than \$10,000 and the total cost of the Trip is no more than \$40,000. This waiver is not available for policies (for any benefit amounts) if the Trip cost per person is greater than \$10,000 and the total cost of the Trip is greater than \$40,000;

4. The booking for the Trip must be the first and only booking for this travel period and destination;

5. You are not disabled from travel at the time you pay your premium.

“Program Medical Advisors” means individuals appointed by HTH Administration Services.

“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.

“Terrorist Act” means an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

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

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

“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 Air Flight Accident 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, or Family Member booked to travel with you, while sane or insane (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. Riding or driving in any motor competition;
 - g. Declared or undeclared war, or any act of war;
 - h. Civil disorder;
 - i. Service in the armed forces of any country;
 - j. Nuclear reaction, radiation or radioactive contamination;
 - k. Operating or learning to operate any aircraft, as pilot or crew;
 - l. Any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
 - m. Any amount paid or payable under any Worker’s Compensation, Disability Benefit or similar law;
 - n. Loss or damage caused by detention, confiscation or destruction by customs;
 - o. Elective Treatment and Procedures;
 - p. Medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
 - q. 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 7 days following your effective date for the Trip Cancellation Benefits;

- r. 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.

Important Note: Exclusion 3, Item r. above, applies to you, a Family Member, or Traveling Companion.

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.

TRAVEL INSURANCE IS UNDERWRITTEN BY

Monumental General Casualty Company (all states except as otherwise noted) under Policy Form # TAHC2000GPC; Certificate #TAHC2000GCC.

Stonebridge Casualty Insurance Company (AL, AZ, CO, DE, ID, MN, NJ, NM, NY, ND, PA, and VT) under Policy Form # TAHC5000GPS, Certificate # TAHC5000GCS.

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).

WHERE TO PRESENT A CLAIM

**All claims should be presented to the Program Administrator:
HTH Administration Services**
P. O. Box 939057
San Diego, CA 92193-9057
(866) 501-3254 (Toll Free)

CLAIMS PROCEDURES

To facilitate prompt claims settlement:

1. Report any claim as soon as possible.
2. Report claims directly to the Program Administrator, your Tour Operator, Cruise Line 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, as explained below.

Medical Expenses: Obtain receipts from the treating Physicians, etc., stating the amounts paid and listing the diagnosis and treatment; submit these first to any other valid and collectible group insurance plan(s). Forward a copy of their final disposition of your claim to the Program Administrator.

ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE

Who is Eligible For Coverage

A person who takes a Trip, completes the enrollment form, who pays the required premium, and is a resident of the United States or Canada.

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of:

1. The date the premium has been received by HTH Administration Services;
2. The date and time you start your Trip; or
3. 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

Pre-Departure Trip Cancellation Coverage begins at 12:01A.M. Standard Time of the effective date of the certificate if the required premium payment and any necessary enrollment forms are received. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Trip if the required premium payment is received.

When Coverage Ends

All coverage ends on the earlier of:

1. On the date this Policy ends;
2. The date the Trip is completed;
3. The Scheduled Return Date;
4. Your arrival at the return destination on a round trip, or the destination on a one-way trip;
5. Cancellation of the Trip covered by this policy.

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:

Sickness, Injury, or Covered Death of you, a Family Member, or Traveling Companion; or

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) require the care and attendance of a Physician at the time of occurrence; and 3) in the written opinion of the treating Physician, be so disabling as to cause a Trip to be canceled, interrupted or delayed.

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

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

1. Your premium for this insurance plan and your enrollment form is received within 14 days of your initial Trip deposit date;
2. You insure 100% of all prepaid Trip costs that are subject to cancellation penalties or restrictions. The cost of any subsequent arrangements added to your trip (or any other arrangements not made through your travel agent) must be insured within 14 days of payment for those arrangements;
3. The Trip cost per person is no more than \$10,000 and the total cost of the Trip is no more than \$40,000. This waiver is not available for policies (for any benefit amounts) if the Trip cost per person is greater than \$10,000 and the total cost of the Trip is greater than \$40,000;
4. The booking for the Trip must be the first and only booking for this travel period and destination;
5. You are not disabled from travel at the time you pay your premium.

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 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 airfare (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 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 \$150 per day to a maximum of \$1,200 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, a Family Member traveling with you, or a Traveling Companion; or Covered Death of a Family Member traveling with you or a Traveling Companion; or a documented traffic accident while you are en route to departure; or unannounced strike.

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, theft, damage or destruction 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.

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. For items without receipts, payment of loss will be calculated based upon 75% of the Actual Cash Value at the time 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.

In case of loss, theft or damage to personal belongings, you 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.

Continuation of Coverage: 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.

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 mysterious disappearance; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Baggage Delay

We will pay up to \$250 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.

DEFINITIONS

“Actual Cash Value” means purchase price less depreciation.

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

“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 a Family Member, or Traveling Companion, 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.

“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.

“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 seven (7) 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; and the care must be given either on the hospital’s premises or in facilities available to the hospital on a pre-arranged basis. A

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

“Injury” means bodily 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 a 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 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 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 as defined (see above definition of Financial Insolvency);

Coverage for Financial Insolvency is included if:

Your premium for this insurance plan and your enrollment form is received within 14 days of your initial Trip deposit date.

See the definition of Financial Insolvency which details the coverage provided.

4. A change in plans by you, a 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, a 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 Terrorist Act (or acts) which occurs in Your departure city or in a city which is a scheduled destination for Your Trip, provided: the Terrorist Act (or acts) occurs within 30 days of the Scheduled Departure Date for Your Trip.

“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 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 a Family Member.

“Pre-Existing Condition” means an illness, disease, or other condition during the 180 day period immediately prior to your effective date for which you or your Traveling Companion or Family Member: (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 180 day period before coverage is effective under this Policy.

The exclusion for Pre-Existing Conditions will be waived if:
1. Your premium for this insurance plan and your enrollment form is received within 14 days of your initial Trip deposit date;

2. You insure 100% of all prepaid Trip costs that are subject to cancellation penalties or restrictions. The cost of any subsequent arrangements added to your trip (or any other arrangements not made through your travel agent) must be insured within 14 days of payment for those arrangements;

3. The Trip cost per person is no more than \$10,000 and the total cost of the Trip is no more than \$40,000. This

waiver is not available for policies (for any benefit amounts) if the Trip cost per person is greater than \$10,000 and the total cost of the Trip is greater than \$40,000;

4. The booking for the Trip must be the first and only booking for this travel period and destination;

5. You are not disabled from travel at the time you pay your premium.

“Program Medical Advisors” means individuals appointed by HTH Administration Services.

“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.

“Terrorist Act” means an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

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

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

“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 Air Flight Accident 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, or Family Member booked to travel with you, while sane or insane (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. Riding or driving in any motor competition;
- g. Declared or undeclared war, or any act of war;
- h. Civil disorder;
- i. Service in the armed forces of any country;
- j. Nuclear reaction, radiation or radioactive contamination;
- k. Operating or learning to operate any aircraft, as pilot or crew;
- l. Any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
- m. Any amount paid or payable under any Worker’s Compensation, Disability Benefit or similar law;
- n. Loss or damage caused by detention, confiscation or destruction by customs;
- o. Elective Treatment and Procedures;
- p. Medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
- q. 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 7 days following your effective date for the Trip Cancellation Benefits;
- r. 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.

Important Note: Exclusion 3, Item r. above, applies to you, a Family Member, or Traveling Companion.

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.

TRAVEL INSURANCE IS UNDERWRITTEN BY

Monumental General Casualty Company (all states except as otherwise noted) under Policy Form # TAHC2000GPC; Certificate #TAHC2000GCC.

Stonebridge Casualty Insurance Company (AL, AZ, CO, DE, ID, MN, NJ, NM, NY, ND, PA, and VT) under Policy Form # TAHC5000GPS, Certificate # TAHC5000GCS.

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).

WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:
HTH Administration Services
P. O. Box 939057
San Diego, CA 92193-9057
(866) 501-3254 (Toll Free)

CLAIMS PROCEDURES

To facilitate prompt claims settlement:

1. Report any claim as soon as possible.
2. Report claims directly to the Program Administrator, your Tour Operator, Cruise Line 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, as explained below.

Medical Expenses: Obtain receipts from the treating Physicians, etc., stating the amounts paid and listing the diagnosis and treatment; submit these first to any other valid and collectible group insurance plan(s). Forward a copy of their final disposition of your claim to the Program Administrator.

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

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.

MULTI-STATE AMENDATORY RIDER

This rider changes the certificate. Please read it carefully for state amendments.

TEXAS AMENDATORY RIDER TAHC2200AC.TX

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 inclement weather, mechanical breakdown, organized labor strikes that affect public transportation;
2. Arrangements canceled by an airline, cruise line or tour operator, resulting from inclement weather, mechanical breakdown, 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;
 - 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; and
3. arrangements canceled by an airline, cruise line or tour operator, resulting from Financial Insolvency;
 4. a change in plans by you, a Family Member traveling with you, 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 you, a 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 Terrorist Act (or acts) which occurs in Your departure city or in a city which is a scheduled destination for Your Trip, provided: the Terrorist Act (or acts) occurs within 30 days of the Scheduled Departure Date for Your Trip.

The following definition is added to the **DEFINITIONS** section:

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.

We will not pay a benefit for a loss which is caused by or resulting from:

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

Under the **CLAIMS PROVISIONS** section, the **PROOF OF LOSS** provision is deleted and replaced as follows:

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, the Insured must give us written Proof of Loss within twelve (12) months after the date the loss occurs unless the Insured is legally incapacitated.

Under the **ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE** provision, paragraphs 2 and 3 are deleted and replaced as follows:

All insurance (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption Insurance) elected by or provided to you will take effect on the later of 1) the date premium has been received by HTH Administration Services; 2) the date and time you start your Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

Pre-Departure Trip Cancellation Insurance elected by or provided to you will take effect the date you 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 you will take effect at 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip if the required premium payment and any necessary enrollment forms are received.

**MISSOURI AMENDATORY RIDER
TAHC2102AG.MO**

This Amendment is a part of the Policy to which it is attached. The Policy is amended as follows for residents of Missouri only:

Under the **DEFINITIONS** section, the definition of **OTHER COVERED EVENTS**, is added:

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 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:

Your premium must be received within 14 days of the initial deposit/payment for your Trip;

4.a change in plans by you, a Family Member traveling with you, 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 you, a 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 Terrorist Act (or acts) which occurs in Your departure city or in a city which is a scheduled destination for Your Trip provided:

The Terrorist Act (or acts) occurs within 30 days of the Scheduled Departure Date for Your Trip.

This Amendment does not waive, alter, or extend any conditions or provision of the Policy except to the extent shown above. It is subject to all the terms and limitations of the Policy.

This Amendment takes effect and expires concurrently with the Policy to which it is attached.

MONUMENTAL GENERAL CASUALTY COMPANY