

Travelers Insurance from Access America

206 Tours helps bring you closer to God



Purchase your insurance at the same time as your deposit, and pre-existing conditions are covered!

If insurance is purchased within 24 hours of initial trip deposit/payment, the Pre-Existing Medical Condition Exclusion will be waived. This is applicable to all coverage contained in the policy. The insured must be medically able to travel when you pay your premium. In the even a claim is filed, the injury or illness must be substantiated to the Insure America Claims Department.

IMPORTANT! Exclusions apply to certain medical conditions.

For specific questions regarding insurance, contact:

Insure America® 1.877.445.4134

Valuable Travel Protection

Conveniently Available With All 206 Tours Packages

Premium Rates for all Tours Up to \$500 are \$35 per person.
Premium Rates for all Tours from \$501 to \$1,000 are \$51 per person.
Premium Rates for all Tours from \$1,001 to \$1,500 are \$70 per person.
Premium Rates for all Tours from \$1,501 to \$2,000 are \$93 per person.
Premium Rates for all Tours from \$2,001 to \$2,500 are \$116 per person.
Premium Rates for all Tours from \$2,501 to \$3,000 are \$137 per person.
Premium Rates for all Tours from \$3,001 to \$3,500 are \$146 per person.
Premium Rates for all Tours from \$3,501 to \$4,000 are \$160 per person.
Premium Rates for all Tours from \$4,001 to \$4,500 are \$182 per person.
Premium Rates for all Tours from \$4,501 to \$5,000 are \$203 per person.
Premium Rates for all Tours from \$5,001 to \$5,500 are \$244 per person.
Premium Rates for all Tours from \$5,501 to \$6,000 are \$282 per person.
Premium Rates for all Tours from \$6,001 to \$7,000 are \$309 per person.
Premium Rates for all Tours from \$7,001 to \$8,000 are \$335 per person.
Premium Rates for all Tours from \$8,001 to \$9,000 are \$364 per person.
Premium Rates for all Tours from \$9,001 to \$10,000 are \$364 per person.
Premium Rates for all Tours from \$10,001 to \$11,000 are \$394 per person.
Premium Rates for all Tours from \$11,001 to \$12,000 are \$424 per person.
Premium Rates for all Tours from \$12,001 to \$13,000 are \$493 per person.
Premium Rates for all Tours from \$13,001 to \$14,000 are \$559 per person.
Premium Rates for all Tours from \$14,001 to \$15,000 are \$626 per person.
Premium Rates for all Tours from \$15,001 to \$16,000 are \$694 per person.
Premium Rates for all Tours from \$16,001 to \$17,000 are \$765 per person.
Premium Rates for all Tours from \$17,001 to \$18,000 are \$827 per person.
Premium Rates for all Tours from \$18,001 to \$19,000 are \$880 per person.
Premium Rates for all Tours from \$19,001 to \$20,000 are \$933 per person.
Premium Rates for all Tours from \$20,001 to \$22,000 are \$986 per person.
Premium Rates for all Tours from \$21,001 to \$22,000 are \$1,049 per person.
Premium Rates for all Tours from \$22,001 to \$23,000 are \$1,102 per person.
Premium Rates for all Tours from \$23,001 to \$24,000 are \$1,166 per person.
Premium Rates for all Tours from \$24,001 to \$25,000 are \$1,243 per person.

Premium Rates for all Tours from \$25,001 to \$26,000 are \$1,298 per person.
 Premium Rates for all Tours from \$26,001 to \$27,000 are \$1,365 per person.
 Premium Rates for all Tours from \$27,001 to \$28,000 are \$1,434 per person.
 Premium Rates for all Tours from \$28,001 to \$29,000 are \$1,537 per person.
 Premium Rates for all Tours from \$29,001 to \$30,000 are \$1,664 per person.

For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age.

Schedule of Coverages Maximum Benefit

Accidental Death and Dismemberment	\$25,000
Medical Expense	\$50,000
Emergency Medical Transportation	\$50,000
Pre-Departure Trip Cancellation	Up To Trip Cost
Post-Departure Trip Interruption	Up To Trip Cost
Travel Delay (<i>\$100 maximum per day</i>)	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay (<i>\$100 maximum per day</i>)	\$500
Insure America Assistance	Included
Livetravel Assistance	Included

Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Immediate Family Member (Insured's spouse, child, spouse's child, daughter-in-law, son-in-law, mother or father) or Business Partner. (exclusions apply)
- Termination of legal employment by employer for reasons other than misconduct, provided that the Insured had been employed by the employer for at least 3 years
- Inclement weather conditions causing delay or cancellation of travel.
- The Insured's principal residence becomes uninhabitable by fire, flood or similar natural disaster, vandalism, or burglary.
- The Insured being subpoenaed, required to serve on jury duty, hijacked, quarantined.
- Being involved in/delayed due to automobile accident en route to departure.
- Strike, resulting in the complete cessation of travel services at the point of departure and/or destination

Reasons not covered:

- Carrier-caused delays such as mechanical difficulties (covered in Travel Delay)
- Travel arrangements cancelled by the tour operator, airline, or cruise line.
- Change in plans ("I just don't want to go.").
- Normal pregnancy or childbirth.
- Financial circumstances ("I can't afford to go.").
- Business or contractual obligations ("My boss changed my vacation.").
- Any government regulation or prohibition, war, civil disorder.

Trip Delay

Reimburses up to \$100 per day for reasonable additional expenses if delayed for 12 hours or more due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.

Baggage & Personal Effects

- Reimburses for loss, theft, damage, or mysterious disappearance of baggage and personal effects.
- Primary coverage; no need to present a claim to another carrier such as Homeowner.
- Covers loss due to unauthorized credit card use if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.

Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

Medical Expense

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

Emergency Medical Transportation

- Evacuation to nearest adequate medical facility.
- Up to \$5,000 for medical escort.
- Transportation of remains upon death.

Pre-Existing Medical Condition

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

Access America Assist

This is a non-insurance service.

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.
- Professionals will monitor condition and contact their personal physician.
- Evacuation to a hospital, treatment facility, or back home.
- 24-hour emergency hotline.

24-hour LiveTravel Assistance

- LiveTravel – 24-hour hotline to make emergency travel changes once travel has commenced, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance.
- Live Messaging – relay of e-mail or phone message to family, friends, or business associates.
- Pre-trip Travel Advice – 24/7 access to passport, visa, inoculation, and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weater and currency information – all for your planned destination.
- Emergency Cash Transfer – assistance in coordinating an emergency cash advance.

Extended Cancellation Protection Plan (\$199)

You can cancel your trip up until the day prior to departure for any reason; sickness, change of heart, job loss, or any reason whatsoever-and you will receive a full refund, minus the cost of the insurance. Your refund will be issued in the same method of payment (check or credit card). Our plan must be purchased at the time of deposit and in addition to the regular Traveler's Insurance as per above. All persons must file a claim with the insurance company and be declined reimbursement prior to requesting reimbursement under the Extended Cancellation Protection Plan. The waiver does NOT cover any services NOT made through 206 Tours. The Waiver Fee does not cover any single supplement charges that arise from an individual's traveling companion electing to cancel prior to departure. In this case, the single supplement will be deducted from the refund of the person who cancels. Division of this charge between the two passengers involved is solely their responsibility. If insufficient funds are deducted from the canceling client, the traveling client will be charged the remaining portion of the single supplement. 206 Tours cannot assume responsibility for and cannot be held liable for any wrongful, negligent, or unauthorized acts or omissions of any travel agent or travel agency other than that of 206 Tours, Inc. itself and its own employees. All other terms and conditions apply as per www.206tours.com/terms

*NY residence are permitted to purchase the Cancel or Any Reason without purchasing the standard Travel Insurance.

Insuring Clause

BCS Insurance Company, herein referred to as the Company, will pay You the insurance benefits described in this Policy. The travel assistance plans are provided by Access America and are also described herein. This Policy and attached Riders, if any, are issued in consideration of the statements in the application form and the payment of the initial premium. Please refer to the accompanying Letter of Confirmation. It provides You with specific information about the plan You purchased. Please contact Us immediately if You believe that the Letter of Confirmation is incorrect.

*Indicates insurance coverage provided under this Policy and underwritten by BCS Insurance Company.

Renewal Conditions

This Policy is issued for a single term as stated on the Letter of Confirmation and is non-renewable.

Satisfaction Guarantee

Within 10 days of purchasing the plan, We will process a full refund of premium to You, as long as You have not already departed on Your Trip or filed a claim. No refunds shall be paid to You after 10 days of purchasing the plan.

Please Read This Policy Carefully For Full Details

This Policy is a legal contract. The entire contract consists of the Policy and any Riders attached to it.

Plan Features

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Signed for BCS Insurance Company, 2 MidAmerica Plaza, Suite 200, Oakbrook Terrace, IL 60181.

Travel Insurance and Assistance Services

Part I. Effective Date

Insurance shall be effective at 12:01 A.M. on the date the scheduled Trip begins. Trip Cancellation coverage, if purchased, begins the day after Your application is postmarked, Your telephone order is placed, Your faxed order is received, or Your web order is received and Your application is accepted.

In no event will coverage be effective if all premiums due have not been received prior to the Scheduled Departure Date or prior to the Trip Cancellation date if You cancel Your Trip or it is canceled for any reason.

Part II. Termination Date

Coverage ends at midnight on the date of return selected, or upon return to Your city of residence or when the Trip is canceled, whichever is earliest. If return is delayed for any

covered reason, coverage is extended until You are able to return to Your city of residence. The day You depart and the day You return are counted and included as separate days when determining duration of coverage.

Part III. Family Coverage

If Family Coverage is purchased, as reflected on Your application, the Family Members eligible for coverage hereunder are those defined as Traveling Family Members.

Part IV. General Exclusions

Inland Marine benefits are considered to be Baggage Coverage, Baggage Delay Coverage, Travel Delay Coverage and Missed Connection Coverage.

Accident and Health benefits are considered to be Trip Cancellation and Interruption Protection, Frequent Traveler/Loyalty Plan Coverage and Emergency Medical and Dental Benefits.

These exclusions apply to the plan benefits and services indicated. In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

For all Inland Marine benefits:

1. Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Traveling Companion or a Family Member;
2. Normal Pregnancy (unless as specifically covered), fertility treatments, Childbirth or elective abortion, other than unforeseen complications of pregnancy, of You, a Traveling Companion or a Family Member;
3. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto, of You, a Traveling Companion or a Family Member;
4. Alcohol or substance abuse or use; or conditions or physical complications related thereto, of You, a Traveling Companion or a Family Member;
5. War (whether declared or undeclared), acts of war, military duty (unless as specifically covered), civil disorder or unrest (except as provided for in Travel Delay);
6. Participation in professional or amateur sport events (including training);
7. All extreme, high risk sports including but not limited to: bodily contact sports; skydiving; hang gliding, bungee jumping, parachuting; mountain climbing or any other high altitude activities, caving, heli-skiing, extreme

- skiing, or any skiing outside marked trails;
8. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
 9. Operating or learning to operate any aircraft as pilot or crew;
 10. Nuclear reaction, radiation or radioactive contamination;
 11. Natural disasters (unless as specifically covered);
 12. Epidemic;
 13. Pollution or threat of pollutant release;
 14. Any unlawful acts committed by You, Family Members, or Traveling Companions, whether they are insured or not; or
 15. Any expected or reasonably foreseeable events.

For all Accident and Health benefits:

1. Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Traveling Companion or a Family Member;
2. Pregnancy (unless as specifically covered), other than unforeseen complications of pregnancy, of You, a Traveling Companion or a Family Member;
3. Mental or emotional disorders, or physical complications related thereto, of You, a Traveling Companion or a Family Member;
4. Alcoholism or drug addiction, intoxication or under the influence of any narcotic unless administered on the advice of a Physician or physical complications related thereto, of You, a Traveling Companion or a Family Member;
5. War (whether declared or undeclared), acts of war, participation in a riot or insurrection (except as provided for in the Travel Delay benefit); or service in the Armed Forces or units auxiliary thereto (except as specifically covered);
6. Aviation, other than as a fare-paying passenger on a scheduled or charter flight, operated by a scheduled airline;
7. Participating in a felony or to which a contributing cause of the loss was a person being engaged in an illegal occupation. This includes You, Family Members, or Traveling Companions, whether they are insured or not; or
8. Financial Default of a travel supplier (unless as specifically covered).

None of these plans cover You:

1. If the purpose of the travel is to receive medical care, medication or treatment;
2. If the stated Trip departure and return dates do not reflect Your intended departure and return dates;
3. If the tickets do not indicate the travel dates;

4. If You give incorrect data or facts; or
5. If the loss is not submitted to Us within 90 days from the date of loss, except as otherwise prohibited by law, subject to the provision entitled Proof of Loss in this Policy.

[Pre-Existing Exclusion Condition](#)

This exclusion applies to Trip Cancellation and Interruption Protection, Emergency Medical and Dental Benefits, and to those Travel Assistance Services related to medical problems.

The plan does not cover losses or expenses if they result from a Pre-existing Condition.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip Cancellation Insurance effective date, if Trip Cancellation Insurance is purchased. If no Trip Cancellation Insurance is purchased, it will be Your Trip departure date.

You have purchased a plan where Pre-existing Conditions are waived. The Company and We cover these Pre-existing Conditions provided:

1. The insurance was purchased within fourteen calendar days of initial Trip payment;
2. The amount of Trip Cancellation coverage originally purchased equals the full cost of all non-refundable Trip arrangements;
3. On the date of purchase of insurance, You were medically able to travel and You had not filed a claim for Trip Cancellation due to a pre-existing illness within 120 days prior to the purchase of insurance;
4. The total Trip cost is \$50,000 per person or less; and
5. On the date of purchase of insurance, You are a resident of the United States.

If You do not meet the above criteria, You may still be covered for Trip Cancellation or Trip Interruption caused by reasons other than those related to the Pre-existing Condition.

[Part V. Description of Travel Insurance Benefits \(what is covered\)](#)

The following insurance benefits are designed to protect You against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover conditions or events that, on the date of purchase, are either known to You or likely to occur. Please be aware that this stipulation may be applied to policies purchased with the Pre-existing Conditions Exclusion Waiver. The Company and We reserve the right to reject applications.

Trip Cancellation and Interruption Protection*

Trip Cancellation coverage provides benefits for loss(es) You incur for Trips cancelled up to the time and date of departure. Trip Interruption coverage provides benefits for loss(es) You incur for Trips that are interrupted or delayed after the time and date of departure.

For all of the covered reasons outlined below, You must notify the appropriate travel supplier(s) of Your cancellation or interruption within 72 hours of the occurrence, unless the condition prevents it, then as soon as reasonably possible. Otherwise the right to compensation will lapse.

A maximum benefit of up to the amount indicated on Your Letter of Confirmation is provided to cover certain expenses as listed below which result from the cancellation or interruption of Your Trip due to:

1. Any serious Injury or any unforeseen serious medical condition;

a. Occurring to You or a Traveling Companion, which is so disabling as to cause a reasonable person to delay, cancel, or interrupt their Trip;

b. Occurring to a Family Member that is considered life threatening or requiring hospitalization; or

c. Occurring to a Family Member requiring Your care.

For Trip Cancellation benefits, an actual examination by a Physician must take place within 72 hours of the cancellation. For Trip Interruption benefits, this examination must take place during Your Trip. The Physician may not be a member of Your or Your Traveling Companion's immediate family or yourself, or an Immediate Family Member of the person whose condition caused the cancellation or interruption.

2. Your death, the death of a Family Member or a Traveling Companion if the death occurs prior to Your Scheduled Departure Date, or during Your Trip.

3. Financial Default of a tour operator, airline or cruise line provided that:

a. On the Policy effective date, the tour operator, airline or cruise line was approved for the Financial Default coverage by the Company. For a current list of approved suppliers refer to www.accessamerica.com, or call **1-800-284-8300**; and;

b. The insurance was purchased within 14 calendar days of the initial Trip deposit or payment.

The Company will not cover losses resulting from a Financial Default of the person, organization, agency or tour operator, or their affiliate companies, that solicited this coverage, and/or Your insured travel arrangements to You. Financial Default occurring on or before the Policy effective date or less than 7 days after the Policy date is not

covered. The Company reserves the right to substitute a Trip of similar value in lieu of cash payment.

4. Strikes, natural disasters, bad weather or FAA mandated shutdown resulting in the complete cessation of services by the airline, the tour operator or the cruise line for at least 24 consecutive hours. The Company will not cover losses resulting from strikes of the person, organization, agency or tour operator, or their affiliate companies, that solicited this coverage and /or Your insured travel arrangements to You.

5. You or a Traveling Companion being hijacked or quarantined.

6. You being required to serve on a jury, served with a court order or subpoena.

7. Your Primary Residence or Your Trip destination being made uninhabitable by fire, flood, burglary, vandalism, or natural disasters.

8. You or a Traveling Companion being directly involved in a traffic Accident while directly en route to a departure.

9. A terrorist act committed by an organized terrorist group (recognized as such by the U.S. State Department) that results in property damage, Injury or loss of life. The incident must take place in a domestic or foreign city in which You are scheduled to arrive within 30 days following the incident and Your tour operator (if applicable) must not have offered a substitute itinerary. **For foreign terrorism coverage only, coverage for travel to or through countries in which such a documented or reported incident has occurred during the 30 days prior to purchase of insurance is excluded. Losses resulting due to the issuance of travel advisories, bulletin or alerts; war or acts thereof; civil disorder, riot or unrest; bomb scares or threats of terrorist activity; or terrorist acts against any Common Carrier (e.g., airline or cruise line) are not covered.**

10. You or a Traveling Companion, who are on Active Military Duty in the United States Armed Forces:

a. having Your personal leave revoked within 10 days prior to Your departure date (as long as such revocation is in writing by a superior officer and is not due to war-related situations, invocation of the War Powers Act, base or unit mobilization, unit reassignment for any reason, or disciplinary action);
or

b. are personally reassigned within 10 days prior to Your departure date, whether temporary or permanent.

11. You or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to Your

departure date. A Felonious Assault may not be inflicted by You, a Family Member, Traveling Companion or Traveling Companion's Family Member.
12. You or a Traveling Companion, after having been with the same employer for at least 12 continuous months, are terminated or laid off, through no fault of Your own, after Your effective date of coverage.

13. Your family or friends living abroad with whom You were planning to stay, are unable to accommodate You due to life threatening Illness, life threatening Injury or death of one of them.

14. A covered Travel Delay that results in the loss of more than 50% of Your scheduled Trip length.

15. You or a Traveling Companion become legally separated or divorced after the purchase of insurance and prior to the departure date, provided that the Insurance was purchased within 14 calendar days of the initial Trip deposit or payment.

16. For Trip Cancellation only: Your Normal Pregnancy as long as the pregnancy occurs after Your effective date of coverage that can be verified by medical records.

17. For Trip Cancellation only: You will be attending an Immediate Family Member's Childbirth as long as the pregnancy occurs after the effective date of coverage that can be verified by medical records.

If You have purchased the Required to Work Coverage as shown on Your Letter of Confirmation, You will have the following covered reasons included:

1. You or a Traveling Companion are required to work during Your scheduled Trip. You must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of Your employer.
2. Your company being made unsuitable for business by fire, flood, burglary, vandalism or natural disasters.
3. Your company being directly involved in a merger or acquisition. You must be an active employee of the company that is merging and You must be involved in such an event.

In all cases You must notify the appropriate travel supplier(s) of Your cancellation or interruption within 72 hours, unless the condition prevents it, then as soon as reasonably possible. Otherwise the right to compensation will lapse.

Coverage is for:

1. Forfeited, published, Trip payments or deposits incurred as a result of cancellation penalties for which You are not eligible to receive a Refund;
2. For Trip Interruption, the pro-rated portion of the prepaid Trip missed;
3. The additional cost resulting from a change in the perperson occupancy rate for prepaid travel arrangements

if a Traveling Companion's Trip is canceled or interrupted for one of the above covered reasons and Yours is not;

4. Reasonable additional accommodation and transportation expenses up to \$100 per day up to a maximum of five days if a covered Traveling Family Member or Traveling Companion must remain hospitalized;

5. Reasonable additional travel costs for You to reach Your original destination if You must depart after Your planned departure date due to one of the above reasons; or

6. Reasonable, additional transportation expenses needed to reach the scheduled termination point of Your Trip or to travel from the place Your Trip was interrupted to the place where You can rejoin Your Trip and the unused portion of any non-refundable land, sea and air arrangements that were paid as part of Your Trip.

The benefits paid under 5 and 6 above will not exceed the cost of economy airfare by the most direct route on the next available carrier, less any Refunds paid to You.

Trip Cancellation/Interruption benefits do not cover loss(es) due to:

1. Any General Exclusion or Pre-existing Condition;
2. You or a Traveling Companion: a) making changes to personal plans; b) having a business or contractual obligation; c) being unable to obtain necessary travel documents; or d) being detained or having property confiscated by any Customs authority;
3. Carrier caused delays (including bad weather) unless as covered above;
4. Prohibition or regulation by any government; or
5. Travel arrangements cancelled by an airline, cruise line, or tour operator.

Please refer to Your Letter of Confirmation to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

[Frequent Traveler/Loyalty Plan Coverage*](#)

If You used frequent traveler awards (frequent flyers miles or hotel rewards) for any part of a Trip, the Company will pay the fees incurred by You for re-depositing those awards in Your account if the Trip is canceled for any of the reasons under TRIP CANCELLATION AND INTERRUPTION PROTECTION.

[Emergency Medical and Dental Benefits*](#)

This coverage is primary over any existing health coverage You may have.

A maximum benefit of up to the amount listed on Your Letter of Confirmation is provided for covered Emergency

Medical or Dental Care expenses incurred as a result of Accidental Injury or Illness occurring during a Trip within the Coverage Period.

We will only pay Reasonable and Customary Charges for health care services or supplies provided by Physicians, licensed dentists, Hospitals, and Other Licensed Providers that are received **during Your Trip and that are received greater than 100 miles from home and which are Medically Necessary for:**

1. Emergency Medical Care; and
2. Emergency Dental Care. **There is a \$750 maximum for all covered dental expenses.**

Coverage is not provided for:

1. Expenses incurred as a result of any General Exclusion or Pre-existing Condition;
 2. Non-emergency services, supplies, or charges (examples are those for cosmetic surgery, except reconstructive surgery that is incidental to or follows surgery resulting from trauma, infection or other disease of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child that has resulted in a functional defect; physical exams; allergies; hearing aids; eyeglasses; contact lenses; palliative care or cosmetic foot care; experimental treatment; or other services which are not Medically Necessary to provide Emergency Medical or Dental Care);
 3. Treatment received in unlicensed facilities or given by unlicensed health care providers;
 4. Treatment given by a Family Member or a Traveling Companion, whether or not a licensed provider;
 5. Any Illness or bodily Injury which occurs in the course of employment if benefits or compensation is provided, in whole or in part, under the provisions of any legislation of any governmental unit; or
 6. Benefits provided by any governmental agency or unit.
- Please refer to Your Letter of Confirmation to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

[Baggage Coverage*](#)

Coverage is secondary to any coverage provided by a Common Carrier.

If Baggage is lost, damaged or stolen, the Company will pay the loss, up to the maximum amount indicated on Your Letter of Confirmation, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. **Notwithstanding the foregoing, We will cover up to a maximum of \$500 for any and all jewelry, watches, gems, furs, cameras and camera**

equipment, camcorders, sporting equipment, computers, radios and other electronic items and only when original receipts are provided.

You must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of Your property **within 24 hours after the loss**. Finally, You must file written proof of loss with the Company within 90 days from the date of loss, except as otherwise prohibited by law, attaching copies of airline, cruise line or Common Carrier claims forms, original police reports, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, canceled checks, photos, or other appropriate documentation as may be required.

Property or losses not covered:

1. Losses incurred as a result of any General Exclusion;
2. Animals;
3. Automobiles and equipment, motorcycles and motors;
4. Bicycles, skis, snowboards (except when checked with a Common Carrier);
5. Aircraft, boats or any other vehicles or conveyances;
6. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs;
7. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) and deeds;
8. Property shipped as freight or shipped prior to Your Trip departure date;
9. Rugs or carpets of any type;
10. Perishables, medicines, perfumes, cosmetics and consumables;
11. Property used in trade, business or for the production of income or offered for sale or trade or components of goods offered for sale or trade;
12. Property that is left in or on a vehicle or in a car trailer; or
13. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration.

The plan will pay the lesser of:

1. The actual purchase price of a similar item;
2. The Actual Cash Value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the plan will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

Please refer to Your Letter of Confirmation to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

If Your personal Baggage is delayed or misdirected for at least 24 hours by a Common Carrier, the plan will reimburse You on a one-time basis for the reasonable, additional purchase of essential items. Verification of the delay by the Common Carrier and receipts for the emergency purchases must accompany any claim.

No coverage will be provided for loss(es) due to any General Exclusion.

Please refer to Your Letter of Confirmation to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

Travel Delay Coverage*

Coverage under the plan will pay on a one-time basis up to the maximum amount listed in Your Letter of Confirmation for: a) reasonable, additional accommodation and traveling expenses; **and** b) the unused part of Your prepaid expenses missed (less any Refunds You receive) due to a departure delay of 6 or more hours. Expenses must be incurred by You. Payments for the above expenses will not exceed \$200 per day per person.

Covered reasons for Travel Delay are:

1. Carrier caused delay (including bad weather);
2. Lost or stolen passports, money, or travel documents;
3. Quarantine;
4. Hijacking;
5. Unannounced strikes;
6. Natural disaster; or
7. Civil disorder or unrest.
8. Severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation records.

Benefits are payable under either Travel Delay or Missed Connection for any one incident resulting in a delay.

No coverage will be provided for loss(es) due to any General Exclusion.

Please refer to Your Letter of Confirmation to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

Missed Connection Coverage*

This coverage provides up to the maximum amount indicated on Your Letter of Confirmation per person to cover:

1. Reasonable additional transportation and accommodation expenses needed for You to reach Your destination or the departure of Your cruise; and

2. Any unused prepaid Trip payments lost as a result of You missing at least 24 hours of Your vacation.

In order for You to receive benefits, the missing of Your connection or cruise must be caused by:

1. You or a Traveling Companion being delayed by a traffic Accident while en route to a departure, even if You or a Traveling Companion have not been directly involved in the Accident;

2. You or a Traveling Companion being delayed by bad weather while en route to a departure provided the car was scheduled to arrive at the point of departure at least two hours before the scheduled time of departure;
or

3. Your regularly scheduled airline flight being canceled or delayed **solely due to bad weather for at least 3 hours and for this reason You miss your cruise. Coverage is secondary to any coverage provided by a Common Carrier.**

Benefits are payable under either Travel Delay or Missed Connection for any one incident resulting in a delay.

No coverage will be provided for losses due to any General Exclusion or for losses incurred because You cancelled the Trip even though You were able to make Your departure or cruise.

Please refer to Your Letter of Confirmation to determine which benefits are specifically included within the plan You purchased and their corresponding maximum amount of coverage.

Part VI. General Provisions Related to Insurance Benefits

1. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of this Policy.

2. Claims must be submitted to Us within 90 days from date of loss, except as otherwise prohibited by law.

3. In the event that You are covered under another policy issued by the Company that provides the same or similar coverage, the Company will adjust Your claim by applying terms and conditions from the coverage that pays the most. Any premium paid for duplicate coverage will be refunded.

4. Benefits are payable to You or, if applicable, to Your estate unless a beneficiary is named on Your application.

5. **For Inland Marine Benefits Only:** All suits, actions or legal proceedings arising from the plans, benefits, or services provided through the plans (collectively "Controversies") may be submitted to binding desk arbitration in accordance with the rules then applying to

the American Arbitration Association. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following submission of Your entire claim to Us. No action in any form can be brought after three years from the date Your claim was submitted to Us.

6. Misrepresentations and Fraud: Coverage shall be void if, whether before or after a loss, the insured has concealed or misrepresented any material fact or circumstance concerning this Policy or the subject thereof, or the interest of the insured therein, or if the insured commits fraud or false swearing in connection with any of the foregoing.

7. You have a duty to make all reasonable efforts to minimize losses from any insured benefit or Covered Service.

The following apply to the Accident and Health Benefits:

Notice of Claim: Written notice of claim must be given within 20 days after a covered loss starts or as soon as reasonably possible. The notice can be given to Us. Notice must include Your name and the Policy number.

Claim Forms: When notice of claim is received, You will be sent forms for filing proof of loss. If these forms are not sent within 15 days, You may meet the proof of loss requirement by sending Us a written statement of the nature and extent of the loss within the time limit stated in the Proof of Loss provision.

Proof of Loss: Written proof of loss must be given within 90 days after the date of loss. If it is not reasonably possible to give written proof in the time required, the Company will not reduce or deny the claim for this reason if the proof is filed as soon as reasonably possible. In any event, the proof required must be given no later than 1 year from the time specified unless You lacked legal capacity.

Time of Payment of Claim: Payment will be made immediately upon receipt of due written proof of loss.

Legal Action: No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy. No action may be brought after three years from the date written proof of loss is due unless otherwise provided by law.

Assignment: You may assign Your interest under the Policy by giving Us written notice of such assignment. The assignment will not be effective until We receive the written notice. Neither the Company nor We assume any responsibility for the validity of any assignment.

Physical Examinations and Autopsy: The Company has the right to physically examine You as often as reasonably needed while a claim is pending. The Company may also

require an autopsy in the case of death, where it is not forbidden by law. The Company will bear all costs for these.

Conformity with State Statutes: On the Policy effective date shown on the Letter of Confirmation, if any provision conflicts with the laws of the state in which You reside, it shall be deemed amended to conform to law.

Misstatement of Age: If Your age is misstated, the Company will adjust the premium, benefits, or both based on the true age. No misstatements will continue insurance otherwise validly terminated or terminate insurance otherwise validly in force.

For Inland Marine Benefits Only:

The Company or We have the right to recover any payments We have made from anyone who may be responsible for the loss. You and/or any person to whom We make a payment must sign any papers and do whatever is necessary to transfer this right to Us. You and/or any person to whom We make a payment agree(s) to cooperate with Us and to do nothing after the loss that will adversely affect Our rights or those of the Company.

Part VII. Description of Travel Assistance Services

Our goal is to provide immediate help for common travel problems almost everywhere in the world. However, despite Our best efforts, situations arise which are beyond Our control and under these circumstances, We can only promise to make every reasonable effort to help You resolve Your problems. The hotline center staff will do its best to refer You to appropriate medical and legal providers. However, We cannot be held responsible for the quality of results of any medical or legal services provided by these independent practitioners.

If You are in trouble and need help:

1. Call the hotline. From the U.S. call **1-800-654-1908**. From all other locations call collect to **1-804-281-5700**. If Your emergency is immediate and life threatening, seek local emergency assistance at once and contact the hotline as soon as possible.
2. Have the following information ready for the hotline coordinator:
 - a. Your name and Policy ID number; and
 - b. Your location and local telephone number.

The hotline coordinator will confirm Your enrollment and provide You with assistance.

Note: In some countries it may not be possible to call collect. If You must phone the hotline directly, give Your

location and phone number to the hotline coordinator who will call You back.

Medical Assistance

If You have medical problems and are unable to find local care, We will refer You to a local Physician, dentist, Hospital, medical facility or other appropriate resource, when available.

Medical Consultation and Monitoring

If You are hospitalized, the hotline center medical staff will keep in frequent contact with You and Your local Physician to get information on the care You are receiving and to determine the need for further assistance. We will also contact Your personal Physician and family at home, if necessary.

On-Site Hospital Payments

We will advance payments to Hospitals or guarantee payments up to the amount provided in medical expense coverage (see Emergency Medical and Dental Benefits), if needed, to secure Your Medically Necessary admission to a Hospital.

Emergency Medical Transportation

If Your emergency is immediate and life threatening, seek local emergency care at once.

Your emergency medical transportation limit is the total amount available for all covered services described below. Please refer to Your Letter of Confirmation to confirm that You have this benefit in Your plan and Your total dollar limit.

You or Your representative must contact Us and We must make all transportation arrangements in advance.

We will not pay for any of the services listed in this section if We didn't authorize and arrange it.

Moving You to a Hospital or medical clinic (Emergency medical evacuation)

If You're seriously ill or injured during Your Trip and Our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- Our medical team will consult with the local Doctor;
 - We'll identify the closest appropriate facility, make arrangements and pay to transport You to that facility;
- and

- We'll arrange and pay for a Medical Escort if We determine one is necessary.

Getting You home after Your care (medical repatriation)

If You're seriously ill or injured during Your Trip, under the care of a local Doctor and unable to continue Your Trip, medical repatriation takes place once Our medical team determines that You are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll:

· arrange and pay (less any Refunds for unused tickets) for You to be transported via a commercial transportation carrier in the same class of service that You were booked for Your Trip. The transportation will be to one of the following:

- Your Primary Residence;
- a location of Your choice in the United States; or
- a medical facility near Your Primary Residence or city of Your choice in the United States. We'll take Your request into consideration as long as the medical facility will accept You as a patient and is approved as medically appropriate for Your continued care by Our medical director.

· arrange and pay for a Medical Escort if Our medical team determines a Medical Escort is necessary.

Bringing a friend or Family Member to You (transport to bedside)

If You're told You will be hospitalized for more than seven days during Your Trip, we'll transport a friend or Family Member to stay with You. We'll arrange and pay for roundtrip transportation in economy class on a Common Carrier.

Getting Your children home (return of dependents)

If You're told You will be hospitalized for more than seven days during Your Trip, we'll arrange for and pay (less any Refunds for unused tickets) to transport Your children under the age of 23 who are traveling with You to one of the following:

- Your Primary Residence; or
- a location of Your choice in the United States.

Transportation will be on a Common Carrier in the same class of service they were originally booked.

Transporting Your remains (repatriation of remains)

We'll arrange and pay for the reasonable and necessary services to transport Your remains to one of the following:

- a funeral home near Your Primary Residence; or
- a funeral home located in the United States.

We'll also assist the sending and receiving funeral homes coordinate with each other.

This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault.

Your representative must contact Us in advance to make these arrangements. If this is not possible, Your representative must contact Us within a reasonable time, but no later than one year after the transportation.

Flight information

If You miss your flight or it's delayed or canceled, We can provide You with the most current travel delay information and give You arrival and departure times for other flights

that will get You to Your connecting flight or final destination.

Changing your flight

If Your Trip is interrupted or delayed, and You must change Your original flight, We can help by conferencing You to Your travel agent or airline to change your existing ticket(s).

New flight booking

If Your Trip is interrupted or delayed, and You need to book a new flight an alternative to the one on Your original itinerary, We can help book that flight for You.

Hotel rebooking

If Your Trip has been interrupted or delayed, We can help change Your reservation or suggest alternative accommodations.

Destination information

We can provide You with important information about Your destination – such as, but not limited to, travel documentation requirements, travel advisories, and inoculation/immunization requirements.

Lost travel documents assistance

If Your travel tickets are lost or stolen, We can contact the airline or other common carrier, and can help You with Your travel arrangements if Your Trip is interrupted.

If Your passport or other travel documents are lost or stolen, We can help You reach the appropriate authorities, contact Your family or friends, and assist You in getting Your documents replaced.

Emergency language translation

We can help You with interpretation service in the event You require help locally but are unable to communicate due to language barriers.

Emergency cash assistance

If Your cash is lost or stolen or You need extra money to pay for unexpected expenses, We can arrange to transfer funds from Your family or friends.

Legal referrals

We can help You find local legal advice if You need it while You're traveling.

If You need to pay legal fees, We can arrange to transfer funds from Your family or friends.

Emergency message delivery

We can help You get an urgent message to someone back home. We'll try calling up to three times within 24 hours and confirm whether we were able to reach the person You asked us to contact.

Part VIII. Claim Filing Procedures

To obtain a claim form, visit our website at:

www.accessamerica.com or call **1-800-334-7525** 24

hours a day, seven days a week. All benefits will be paid in United States dollars.

We will need certain information from You in the event You need to file a claim. This documentation will include, but is not limited to, the following:

1. General Documentation

- a. Receipts and itemized bills for all expenses.
- b. Original of any Refunds or expense allowances received from Your tour operator, travel agency, Common Carrier or other entity.

2. Trip Cancellation/Interruption Claims

- a. Any appropriate documentation that officially explains the cause of Your trip cancellation or interruption. Any explanation of diagnosis along with Your original itemized bills, receipts, and proof of other insurance payments.
- b. Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
- c. Documentation of Refunds received from the travel supplier(s) and/or Common Carrier(s).
- d. Copy of the supplier's literature that describes penalties.
- e. A letter from the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the Trip costs.

3. Emergency Hospital and Medical Claims

Any explanation of diagnosis(es) along with Your original itemized bills, receipts, and proof of other insurance payment(s).

4. Baggage Insurance Claims

- a. Original claim determination from the Common Carrier, if applicable.
- b. Original police report or other report from local authorities.
- c. Original receipts and list of stolen, lost or damaged items.
- d. Proof of loss providing amount of loss, date, time and cause of loss.

5. Baggage Delay Claims

Proof from the Common Carrier that personal Baggage was delayed or misdirected for at least 24 hours.

6. Travel Delay Claims

Original police, Common Carrier or other report that verifies the cause and duration of the delay.

7. Missed Connection Claims

Original Common Carrier report that verifies the cause and duration of the delay.

Part IX. Definitions

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Active Military Duty means serving in the United States Armed Forces on a full-time basis, not including the United States Armed Forces Reserves.

Actual Cash Value means the amount an item is determined to be worth based on its market value, age and condition at the time of loss.

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

Common Carrier means an entity licensed to carry passengers for hire on land, water or air, excluding vehicle rental companies.

Coverage Period means the time during which benefits are payable hereunder, beginning on the effective date and ending on the termination date.

Covered Service means a service or supply specified herein for which benefits will be provided.

Deductible means a specified dollar amount shown on the Letter of Confirmation that You must incur before the Company or We will assume any liability for all or part of the remaining Covered Services.

Emergency Dental Care means the services or supplies provided by a licensed dentist, Hospital or Other Licensed Provider that are medically and immediately necessary to treat dental problems resulting from Injury, infection, breakage to tooth surface or loss of filling.

Emergency Medical Care means the services or supplies provided by a Physician, Hospital or Other Licensed Provider that are Medically Necessary to treat any covered medical Illness or Injury, the onset of which is sudden, that manifests itself by symptoms of sufficient severity, including severe pain, that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in:

1. placing the health of the person afflicted with such condition in serious jeopardy;
2. serious impairment to such person's bodily functions;
3. serious dysfunction of any bodily organ or part of such

person; or

4. serious disfigurement of such person.

Family Coverage is the insurance plan under which You and Your Traveling Family Members are covered if You have selected this on Your application.

Family Member means Your spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; nephew; legal guardian; ward; business partner; an employed caregiver who lives with You; or a person with whom You have lived for 12 continuous months prior to the effective date of coverage; whether or not they travel with You.

Felonious Assault is an act of violence against You or a Traveling Companion requiring medical treatment in a Hospital.

Financial Default is a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Hospital means a provider that is a short-term, acute, general Hospital that:

1. is a duly licensed institution;
2. in return for compensation from its patients, is primarily engaged in providing Inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of Physicians;
3. has organized departments of medicine and major surgery;
4. provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness means a sickness, infirmity or disease that causes a loss that begins during a Coverage Period and is not a Pre-existing Condition.

Immediate Family Member means Your spouse; parent; child(ren), including children who are, or are in the process

of becoming, adopted; Your siblings; Your grandparent or grandchild(ren); step-parent; step-child; or step-sibling. Individual Coverage is the insurance plan under which only You are covered if You have selected this on Your application.

Injury means bodily Injury caused by an Accident, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Inpatient means a person who is treated as a registered bed patient in a Hospital or Other Licensed Provider and for whom a room and board charge is made.

Medical Escort means a professional person contracted by Our medical team to accompany a seriously ill or injured person while they are being transported. A Medical Escort is trained to provide medical care to the person being transported. A friend or Family Member cannot be a Medical Escort.

Medically Necessary or **Medical Necessity** means the services or supplies provided by a Hospital, Physician or Other Licensed Provider that are required to identify or treat Your Illness or Injury and which, as determined by Us, are:

1. consistent with the symptom or diagnosis and treatment of Your condition, disease, Illness, ailment or Injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of You, a Physician or other provider; and
4. the most appropriate supply or level of service that can be safely provided to You.

When applied to the care of an Inpatient, it further means that Your medical symptoms or condition requires that the services cannot be safely provided to You as an Outpatient.

Normal Pregnancy or **Childbirth** means a pregnancy or Childbirth that is free of complications or problems.

Other Licensed Providers means any person or entity other than a Hospital or Physician that is licensed, where required, to render medical or dental services.

Outpatient means a person who receives medical or dental services or supplies while not an Inpatient.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered.

Pre-existing Conditions means the existence of symptoms in You, a Traveling Companion or a Family Member that would cause an ordinarily prudent person to seek diagnosis, care or treatment within 120 days preceding and including the effective date of Your insurance or a condition for which medical advice or treatment was recommended by a Physician or received from a Physician within 120 days preceding the effective date of Your insurance.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip Cancellation Insurance effective date, if Trip Cancellation Insurance is purchased. If no Trip Cancellation Insurance coverage is purchased, it will be Your Trip departure date.

Primary Residence means a person's fixed, permanent and principal home for legal and tax purposes.

Reasonable and Customary Charge means a charge in an amount consistently made by other vendors/ providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced personnel and availability of services or parts.

Refund means:

1. Money returned to You by the travel agent, tour operator, airline, cruise line or other travel supplier;
2. Any credit or voucher for future travel provided to You by the travel agent, tour operator, airline, cruise line or other travel supplier; or
3. Any credits, recoveries or reimbursements from Your employer, another insurance company, a credit card issuer or any other institution.

Scheduled Departure Date means the date You have selected to begin travel as shown on Your application and for which paid travel arrangements have been made.

Terrorism means the unsanctioned and illegal use of force that caused destruction of property, Injury, or death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious goal or result. Terrorism does not include general civil protest, unrest, rioting, or an act of war.

Traveling Companion is a person traveling with You who must be listed on Your application and who shares the same accommodations as You.

Traveling Family Member is Your spouse, and any of Your unmarried children under age of 23, including stepchildren, legally adopted children, or grandparents and grandchildren when traveling together without a parent. Any unmarried child, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation or physical handicap and became so incapable prior to age 23, shall be eligible for coverage.

Trip means:

1. a period of round-trip travel to and from a destination that is at least 100 miles from Your main place of residence; and
2. such travel is not to obtain health care or treatment of any kind.

We, Us or **Our** refers to Access America and World Access Service Corp., a company of Mondial Assistance.

You or **Your** refers to all persons listed on the Letter of Confirmation under the plan purchased.

[Travel Policy - Outline of Coverage Limited Benefit Health Coverage Form 52.811](#)

1. **Read Your Policy Carefully** – This outline of coverage provides a very brief description of the important features of the accident and health benefits ONLY of your Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both You and Your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!

2. **Limited Benefit Health Coverage** – Policies of this category are designed to provide, to persons insured, limited or supplemental coverage.

3. **Benefits** – In addition to other benefits provided by this Policy, this Policy pays a maximum benefit of up to the amount listed in Your Letter of Confirmation is provided for covered Emergency Medical or Dental Care expenses incurred as a result of accidental Injury or Illness occurring during a Trip within the Coverage Period. We will only pay for health care services or supplies provided by licensed Physicians, dentists,

Hospitals, and Other Licensed Providers that are received during Your Trip and that are received greater than 100 miles from home and which are Medically Necessary for Emergency Medical and Dental treatment.

4. Exclusions - In addition to any other general limitations described in the Policy, coverage is not provided under the accident and health benefits for:

1. Intentionally self-inflicted harm, suicide or attempted suicide, of You, Your Traveling Companion, or Your Family Member;

2. Pregnancy, other than unforeseen complications of pregnancy, of You, Your Traveling Companion, or Your Family Member;

3. Mental or emotional disorders, or physical complications related thereto, of You, Your Traveling Companion or Your Family Member;

4. Alcoholism or drug addiction, intoxication or under the influence of any narcotic unless administered on the advice of a Physician or physical complications related thereto, of You, Your Traveling Companion or Your Family Member;

5. War (whether declared or undeclared), acts of war, participation in a riot or insurrection (except as provided for in the Travel Delay benefit); or service in the Armed Forces or units auxiliary thereto (except as covered herein);

6. Aviation, other than as a fare-paying passenger on a scheduled or charter flight, operated by a scheduled airline;

7. Participating in a felony or to which a contributing cause of the loss was a person being engaged in an illegal occupation. This includes You, Family Members, or Traveling Companions, whether they are insured or not;

8. Pre-existing conditions unless otherwise covered.

None of these plans cover You:

1. If the purpose of the travel is to receive medical care, medication or treatment;

2. If the stated Trip departure and return dates do not reflect Your intended departure and return dates;

3. If the tickets do not indicate the travel dates;

4. If You give incorrect data or facts; or

5. If the loss is not submitted to Us within 90 days from the date of loss, except as otherwise prohibited by law, subject to the provision entitled Proof of Loss in this Policy.

5. Renewability – This Policy is issued for a stated term as shown in the Letter of Confirmation.