

Iceland Volcano Eruption Update – May 7, 2010

As conditions have continued to evolve with regard to the Icelandic volcano eruptions and resulting ash clouds, our insurance carriers have clarified their positions as to how coverage will apply for future travel.

For policies Underwritten by United States Fire Insurance Company

For plans purchased on or before April 14, 2010 or on or after May 5, 2010 - Coverage will be provided (as a new event) as outlined in our bulletin dated April 19, 2010 (see below for details) for all persons purchasing a plan on or before April 14, 2010 or on or after May 5, 2010.

For plans purchased between April 24, 2010 and May 4, 2010- For plans purchased between April 24, 2010 and May 4, 2010, coverage will also apply (as a new event) if the trip departs May 6, 2010, or after and a resulting cancellation or delay occurs, after May 6, 2010.

For policies Underwritten by Stonebridge Casualty Insurance Company

For plans purchased on or after April 22, 2010

Coverage will be provided (as a new event) as outlined in our bulletin dated April 19, 2010 (see below for details) for all persons purchasing a plan on or after April 22, 2010. Iceland Volcano Eruption – April 19, 2010 The volcanic eruption in Iceland has grounded over 60,000 flights since April 15, 2010 throughout Europe, stranding hundreds of thousands of travelers worldwide and impacting many thousands more scheduled to begin travel during this time.

Never before has a natural disaster such as this caused this type of disruption in Europe. The large volume of calls that we have received has increased our telephone hold times. We thank you for your patience and understanding as we try to process inquiries and requests.

To facilitate helping those stranded or scheduled to travel in the immediate future, we recommend using our website which contains many online self-service tools, such as plan information, checking status of previously reported claims and online claim reporting.

The most common questions we are receiving concern how our plans cover the volcanic eruption. Generally, new plans purchased since November 1, 2009 have been underwritten by United States Fire Insurance Company.

If such a plan was purchased April 14, 2010 or prior and your travel is affected by the volcanic eruption in Iceland, the following provides a brief summary of the coverage provided. All benefits are subject to the maximum limits listed in the Schedule of Benefits for your plan. Please refer to the certificate of coverage for full details regarding the plan's benefits, limitations, and exclusions which can be viewed at www.tripmate.com under the plan information tab by entering your plan number. Generally, one or more of the following benefits may provide coverage for your situation:

Trip Cancellation/Trip Interruption – The plan provides a benefit in the event a trip is canceled or you must interrupt your trip because your common carrier ceases operations for at least 12 consecutive hours due to inclement weather, or your trip destination is made uninhabitable due to a natural disaster.

Benefits for Trip Cancellation may include reimbursement of the non-refundable trip costs insured under the policy. Trip Interruption benefits may include reimbursement of the unused portion of the land or water arrangements plus additional transportation expenses incurred either to join, catch up to, or return from the trip.

Missed Connection – The plan provides a benefit in the event your arrival on your trip is delayed 3 hours or more due to a delay of your common carrier or due to a natural disaster.

Benefits may include reimbursement of the unused portion of your land or water arrangements and additional transportation costs to join your trip.

Travel Delay – The plan provides reimbursement for reasonable accommodations, meal, and local transportation if during your trip your travel is delayed for 12 hours or more due to a delay of your common carrier or due to natural disaster.

Medical and Medical Evacuation – If you are traveling in Iceland and have been injured, please contact the assistance company, One Call, for assistance by calling collect to 1-603-894-4710. The plan provides reimbursement on an excess basis for medical expenses incurred due to injury. It also provides evacuation to the nearest adequate medical facility for treatment and medically appropriate transportation home. For travelers in Iceland with an effective date on or after April 14, 2010, medical and medical evacuation benefits may still be available if your sickness or injury occurred after the date your coverage became effective.