

CERTIFICATE OF COVERAGE

For

Monograms North America

Passengers

(Excludes Hawaii Island & Rail Getaways)

MONOGRAMS
Get More Vacation From Your Vacation™

Travel Protection Plan

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet the following requirements: 1) the premium for the coverage is received by Monograms with the initial deposit/payment for your Trip and 2) you are not disabled from travel at the time you pay your premium. **Please note**, this plan may not be purchased after final payment for your trip has been received.



Trip Mate

Your Partner In Travel

General Policy Provisions

Duplication of Coverage You may only purchase one certificate from us for each Trip. If you do purchase more than one certificate for a specific Trip, the Maximum Limit of Coverage payable will be as specified in the certificate with the highest level of benefits. We will refund premium received from you under any other certificate.

Maximum Limit of Liability All limits are applied per Trip. We will pay no more than \$1,000,000 per occurrence to or on account of any person insured under the policy. Our Maximum Limit of Liability for all claims resulting from the same occurrence will be \$10,000,000 collectively under the TAHC series of policies.

Notice of Claim We must be given written notice of claim within 180 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

Our Right To Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

State Specific Notices

California Residents: This policy contains disability insurance benefits or health insurance benefits, or both, that apply only during a covered Trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

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

New York Residents: For residents of New York only, the Optional Travel Protection Plus Plan (Cancel for Any Reason Waiver Benefit) may be purchased separately without purchase of the Monograms Travel Protection Plan.

Description of Coverages

Schedule: Monograms

Benefit	Maximum Benefit Amount
Pre-Departure Trip Cancellation	Up To Trip Cost
Occupancy Upgrade	\$1,000
Post-Departure Trip Interruption	Up To Trip Cost
Occupancy Upgrade	\$1,000
Delayed Arrival (Missed Connection)	\$1,000
Travel Delay (Up to \$100 Per Day)	\$1,000

Who Is Eligible For Coverage

A person who has arranged to take a Trip, and pays the required premium, and is a citizen or resident of the United States of America 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 Monograms; 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 will take effect on the date your premium is received by Monograms. 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

Your coverage automatically ends on the earlier of: 1) the date the Trip is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Trip covered by the Policy. Termination of the policy will not affect a claim for loss that occurs after premium has been paid.

All coverages under the policy will be extended if your entire Trip is covered by the policy and your return is delayed by unavoidable circumstances beyond your control. If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

Optional Travel Protection Plus

For those who purchase the Monograms Travel Protection Plan, Monograms provides the option to also purchase the Monograms Travel Protection Plus Plan.

This additional benefit* (if purchased) allows you to cancel your vacation up to 24 hours (or the prior business day, whichever is farther out) before your scheduled departure for any reason. Under this Travel Protection Plus Plan Benefit, Monograms will reimburse the cancellation penalty amount in travel certificates, minus the insurance premium. Independently arranged air is not covered.

Any benefit payable under this Travel Protection Plus Plan will be reduced by the amount of any cancellation benefits paid or payable by the Monograms Travel Protection Plan **or any other** insurance plan providing trip cancellation benefits.

*** The Travel Protection Plus Plan is provided by Monograms and is not an insurance benefit and must be purchased with your initial payment for your Trip.**

Summary of Coverages

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if, for a covered reason that occurs before departure on your Trip and while coverage is in effect, you are prevented from taking your Trip.

Covered reasons for Pre-Departure Trip Cancellation are:

1) your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness; Injury; Mental, Nervous, or Psychological Disorders requiring inpatient hospitalization of three (3) days or more; or death, or 2) for Other Covered Events, as defined.

The Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) require the examination and treatment by a Physician at the time the Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip.

Pre-Departure Trip Cancellation Benefits:

If you cancel your Trip for a covered reason, we will reimburse you, up to the amount in the Schedule, for the amount of prepaid, forfeited, non-refundable Payments or Deposits that you paid for your Trip.

We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is canceled for a covered reason and your Trip is not canceled.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if for a covered reason: 1) your arrival on your Trip is delayed beyond the Scheduled Departure Date or 2) you are unable to continue on your Trip after you have departed on your Trip.

Covered reasons for Post-Departure Trip Interruption are:

your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness; Injury; or death; or for Other Covered Events, as defined.

For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) for item 2) above, commence while you are on your Trip and your coverage is in effect under the policy; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Trip or to prevent you from continuing your Trip.

Post-Departure Trip Interruption Benefits:

If you interrupt your Trip for a covered reason, 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 by the most direct route from the point you interrupted your Trip: a) to the next scheduled destination where you can catch up to your Trip; or b) to the final destination of your Trip; or
- 2) the additional transportation expenses incurred by you by the most direct route to reach your 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 a one-way economy air fare (or first class, if the original tickets were first class) by the most direct route, less any refunds paid or payable for your unused original tickets.

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

Travel Delay

If your Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Travel Delay must be caused by or result from: 1) Common Carrier delay; or 2) loss or theft of your passport(s), travel documents or money; or 3) quarantine (except as the result of an epidemic or pandemic); or 4) hijacking; or 5) natural disaster or closure of public roadways by government authorities due to adverse weather; or 6) Injury or Sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or 7) death of you, an Immediate Family Member traveling with you, or a Traveling Companion.

Definitions

In this Policy, "you", "your" and "yours" refer to the Insured. "We", "us" and "our" refer to the company providing this insurance. In addition certain words and phrases are defined as follows:

"Accident" means a sudden, unexpected, unintended and external event, which causes Injury.

"Air Carrier" means any air conveyance operated under a license for the transportation of passengers for hire.

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

"Care Giver" means an individual employed for the purpose of providing assistance with activities of daily living to you or to your Immediate Family Member who has a physical or mental impairment. The Care Giver must be employed by you or your Immediate Family Member. A Care Giver is not a babysitter; childcare service, facility or provider; or persons employed by any service, provider or facility to supply assisted living or skilled nursing personnel.

"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.

“Domestic Partner” means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

“Elective Treatment and Procedures” 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.

“Home” means your primary or secondary residence.

“Hospital” means an institution, which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Physicians; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the hospital’s premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

“Immediate Family Member” includes your or the Traveling Companion’s spouse, child, spouse’s child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step-brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Care Giver, Domestic Partner, foster-child, or ward.

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

“Insured” means an Eligible Person who arranges a Trip and pays any required premium.

“Insurer” means Stonebridge Casualty Insurance Company.

“Mental, Nervous, or Psychological Disorder” means a mental or nervous health condition including, but not limited to: anxiety, depression, neurosis, phobia, psychosis; or any physical manifestation related thereto.

“Other Covered Events” means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy:

1. Common Carrier delays resulting from inclement weather, mechanical breakdown of the aircraft on which you are scheduled to travel or organized labor strikes that affect public transportation;
2. arrangements canceled by a Common Carrier resulting from inclement weather, mechanical breakdown of the Common Carrier on which you are scheduled to travel, organized labor strikes that affect public transportation; or a government-mandated shut down of an airport or air traffic control system for reasons other than a Terrorist Act or an act of war;

Items #1 and #2 above apply only to Post-Departure Trip Interruption benefits and are subject to a maximum limit of \$1,000.

3. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy:
 - a) being directly involved in a documented traffic accident while en route to departure;
 - b) being hijacked, quarantined (except as the result of an epidemic or pandemic), required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;
 - c) your Home or workplace is made uninhabitable by vandalism, burglary, fire, flood, volcano, earthquake, hurricane or other natural disaster;
 - d) being called to the emergency service of government in the case of military, police or fire personnel to provide aid or relief in the event of a natural disaster;
 - e) a documented theft of passports or visas;
 - f) a transfer of employment of 250 miles or more.

“Payments or Deposits” means the cash, check, or credit card amounts actually paid for your Trip. Payments made in the form of a certificate, voucher or discount are not Payments or Deposits as defined herein.

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

“Policy” means the contract issued to the Policyholder providing the benefits specified herein.

“Policyholder” means the legal entity in whose name this Policy is issued, as shown on the Benefit Schedule.

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

“Program Medical Advisors” means One Call Worldwide Travel Services Network, Inc.

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

“Sickness” means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the insurance is in effect. 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 the 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 up to 3 persons whose names appear with yours on the same Trip arrangement and who, during the Trip, will accompany you.

“Trip” means a scheduled trip for which coverage has been elected and the premium paid, and all travel arrangements are arranged by Monograms prior to the Scheduled Departure Date of the Trip. Air arrangements covered by this definition also include any direct round trip air flights booked by others, to and from the Scheduled Trip Departure and return cities, provided the dates of travel for the air flights are within 10 total days of the scheduled land tour or cruise dates.

“Trip Cost” means the cash, check, or credit card amounts actually paid for your Trip. Payments made in the form of a certificate, voucher or discount are not Trip Cost as defined herein.

Policy Exclusions

The following exclusion applies to all coverages:

1. We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the policy, including death that results therefrom.
2. We will not pay for any loss under the policy, caused by, or resulting from: **a)** suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion, Immediate Family Member, or Business Partner booked to travel with you, while sane or insane (while sane in CO & MO); **b)** a Mental, Nervous, or Psychological Disorder, except as covered under Pre-Departure Trip Cancellation; **c)** being under the influence of drugs or intoxicants unless prescribed by a Physician; **d)** normal pregnancy or resulting childbirth or elective abortion; **e)** participation as a professional in athletics; **f)** participation in organized amateur and interscholastic athletic or sports competition or events; **g)** riding or driving in any motor competition; **h)** declared or undeclared war, or any act of war; **i)** civil disorder; **j)** service in the armed forces of any country; **k)** nuclear reaction, radiation or radioactive contamination; **l)** operating or learning to operate any aircraft, as pilot or crew; **m)** mountain climbing, bungee cord jumping, heli-skiing, extreme skiing or skiing outside marked trails, caving or spelunking, skydiving, parachuting, hang gliding, parasailing, hot air ballooning or travel on any air supported device, other than on a regularly scheduled airline or air charter company; **n)** any unlawful acts, committed by you or a Traveling Companion (whether insured or not); **o)** any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; **p)** a loss or damage caused by detention, confiscation or destruction by customs; **q)** Elective Treatment and Procedures; **r)** epidemic and/or pandemic; **s)** medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; **t)** bankruptcy, financial insolvency, default or failure to supply services by a travel supplier **u)** failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements other than financial insolvency; **v)** business, contractual or educational obligations of you, an Immediate Family Member, Business Partner, or Traveling Companion; **w)** a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for you.

Important Note: Exclusion 2, Item w applies to you, an Immediate Family Member, Traveling Companion, or Business Partner.

Please read this Insurance Certificate/brochure carefully, as it is your evidence of coverage under the policy (once you have paid the appropriate premium). If you have any questions about the coverages offered or to report a claim, please contact Trip Mate at 1-800-888-7292. Claims may also be reported online and claim forms downloaded at www.tripmate.com.

Plan Number: 372M

Your Duties in the Event of a Loss

You must provide with your claim submission:

For Trip Cancellation and Interruption Claims: 1) all invoices, canceled checks and/or credit card statements documenting your payment(s) for the Trip and the travel protection plan; 2) all invoices, canceled checks and/or credit card statements documenting refund(s) received or due; 3) a completed claim form (including the Attending Physician's Statement and a signed Authorization for Release of Information, if applicable) and any other official documentation to substantiate the reason for the cancellation or interruption; and 4) any other written documentation which may be required by us to substantiate the claim.

You must return all refundable travel documents or tickets to the issuing party and/or travel supplier.

For Travel Delay Claims: 1) a written report from a common carrier, police or other party that documents the cause and length of the your Travel Delay; and 2) all receipts for additional expenses incurred during your Travel Delay.

Where to Present a Claim

All claims should be presented to the Program Administrator:

Trip Mate*
9225 Ward Parkway, Suite 200
Kansas City, Missouri 64114

Tel: 1-800-888-7292
Plan Number: 372M

*In CA, dba Trip Mate Insurance Agency



One Call

Worldwide Travel Services Network

- Telephone interpretation service in major languages.
- Assistance with replacement of passports and other travel documents.
- Help in locating local doctors, dentists, or medical facilities.
- 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage and more.
- Relay of e-mail or phone messages to family, friends or business associates.

Pre-Trip Travel Advice: Around-the-clock access to passport, visa, inoculation and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information.

Emergency Cash Transfer: Assistance in coordinating an emergency cash advance or funds transfer.

Contacting One Call's 24-Hour Service Center

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

Within U.S.A. & Canada **Outside U.S.A. & Canada**
1-800-555-9095 **1-603-894-4710**

YOUR PLAN NUMBER: 372M

The Travel Insurance is Underwritten By:

Stonebridge Casualty Insurance Company, Columbus, Ohio; (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS.

Notice: If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA, WY) your coverage is provided on an individual policy form. Your policy number is your complete Name plus 372M. Additional information about your policy is available at www.tripmate.com. You can also request this information by calling Trip Mate at 1-800-888-7292.