

**Description of Coverage
For Plan Number F394B**



OVERSEAS ADVENTURE TRAVEL

Travel Protection Plan

IMPORTANT HIGHLIGHTS

Cancel For Any Reason Waiver

(see details on page 2)

Waive Pre-Existing Conditions

Exclusion

(see details on page 14)

Access Your Medical Records Online

(see details on page 9)

Note: This plan may not be purchased after
You have made final payment for Your Trip.



Dear Traveler,

All of us at Overseas Adventure Travel are delighted that you've chosen to take your next vacation with us, and we're working hard to make sure that your trip will be enjoyable and worry-free. Although we hope you will never have to use it, we want to introduce you to our two-part Travel Protection Plan designed exclusively for our travelers. This plan provides comprehensive protection to give you the extra peace of mind so you can enjoy your vacation to its fullest. **This Cancel For Any Reason Waiver is not available for ocean cruise arrangements.**

This plan includes not only the Travel Protection Plan which is detailed on the following pages (Parts A & B), but also, a Overseas Adventure Travel Pre-Departure Cancellation Waiver that allows you to cancel your arrangements before your scheduled departure for **any reason**. This benefit is not available for ocean cruise arrangements. **Please see the details on Page 2.**

Please read the description of this coverage carefully, and if you decide to enroll, keep this pamphlet for your information and records. If you have any questions about the plan, please call Trip Mate. Their customer service representatives will be happy to assist you.

Thousands of Overseas Adventure Travel vacationers have traveled with the peace of mind that this protection can provide. If this kind of security is important to you as well, then we strongly urge you to take advantage of this offer.

Best Wishes

Overseas Adventure Travel

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Part A

The Travel Arrangement Protection Benefits of this Part A are provided by Overseas Adventure Travel.*

Schedule of Benefits - Part A

Benefit	Maximum Benefit Amount
Trip Cancellation.....	Trip Cost
Trip Interruption	Trip Cost
Missed Connection.....	\$750
Travel Delay (Up to \$150 Per Day).....	\$750

Part B

The Travel Insurance Benefits of this Part B are provided by United States Fire Insurance Company.

Schedule of Benefits - Part B

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment	\$25,000
Medical Expense/Emergency Assistance	
Accident and Sickness Medical Expense	\$50,000
Emergency Evacuation and Repatriation	\$500,000
One Call 24-Hour Assistance Services.....	Included
Baggage and Personal Effects	\$1,500
Baggage Delay	\$250

Cancel For Any Reason Waiver

When you purchase this travel protection plan, you also receive the Overseas Adventure Travel Cancellation Waiver Benefit that allows you to cancel your Overseas Adventure Travel arrangements before your scheduled departure **for any reason**.

Under the Cancel For Any Reason Waiver, your cancellation penalty will be refunded in Overseas Adventure Travel Vouchers (valid for travel within 12 months of the date of issue, but no later than 15 months from the date your trip was canceled), with the balance of the refund made, if applicable, either in cash or credit card credit.

Please Note: 1) The Overseas Adventure Travel Cancellation Waiver does not cover penalties associated with air or other travel arrangements not provided by Overseas Adventure Travel, and 2) the Overseas Adventure Travel Cancellation Waiver Benefit **does not apply to or cover ocean cruise arrangements**, and Overseas Adventure Travel Vouchers may not be used to book or otherwise pay for ocean cruise arrangements .

Any benefit payable under this Cancellation Waiver will be reduced by the amount of any cancellation benefits paid or payable by the Overseas Adventure Travel Protection Plan or any other insurance plan providing Trip Cancellation benefits.

This Cancellation Waiver Benefit is provided by Overseas Adventure Travel and is not an insurance benefit underwritten by United States Fire Insurance Company.

Part A

The Travel Arrangement Protection Benefits of this Part A are provided by Overseas Adventure Travel.*

TRIP CANCELLATION, TRIP INTERRUPTION, MISSED CONNECTION AND TRAVEL DELAY

Trip Cancellation: Benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, to cover You for the unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking Your Trip due to:

1. Death involving You or Your Traveling Companion or Your or Your Traveling Companion's Business Partner or Your Family Member;
2. A covered Sickness or Injury involving You, Your Traveling Companion or Business Partner, or Your Family Member which necessitates Medical Treatment at the time of cancellation and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents Your participation in the Trip; or
3. For the **Other Covered Reasons** listed below, provided such circumstances occurred after Your Effective Date.

Trip Interruption: Benefits will be paid, up to the Maximum Benefit Amount, for the non-refundable, unused portion of the prepaid expenses for land or water Travel Arrangements and the Additional Transportation Cost paid to return home or rejoin the Trip, when You are prevented from completing Your Trip due to:

1. Death involving You or Your Traveling Companion or Your or Your Traveling Companion's Business Partner or Your Family Member;
2. A covered Sickness or Injury involving You, Your Traveling Companion or Business Partner, or Your Family Member which necessitates Medical Treatment at the time of interruption and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents Your continued participation in the Trip; or
3. For the **Other Covered Reasons** listed below, provided such circumstances occurred after Your Effective Date.

Other Covered Reasons means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date) served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);

- b. Your or Your Traveling Companion's principal place of residence or destination being rendered uninhabitable by fire, flood, burglary or other natural disaster within 10 days of departure;
- c. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other natural disaster and You and/or Your Traveling Companion are required to work as a result;
- d. a documented theft of passports or visas;
- e. a permanent transfer of employment of 250 miles or more;
- f. You or Your Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to Your scheduled point of departure;
- g. unannounced Strike that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- h. Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- i. mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- j. You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;
- k. involuntary employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Trip. Employment must have been with the same employer for at least 1 continuous year;
- l. revocation of Your previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

Additional Trip Interruption Benefits: If Your Traveling Companion must remain hospitalized, benefits will also be paid for reasonable accommodation and transportation expenses incurred by You to remain with Your Traveling Companion up to \$150 per day, limited to 5 days.

If You cannot continue travel due to a covered Injury or Sickness not requiring hospitalization, and You must extend Your Trip due to medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights up to \$150 per day, limited to 5 days.

Single Supplement: Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid Travel Arrangements if Your Family Member or Traveling Companion has his/her Trip delayed, canceled or interrupted for a covered reason and You do not cancel.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

Misled Connection: If You miss Your cruise or tour departure because Your arrival at Your Trip destination is delayed for 3 or more hours, Benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for a) the Additional Transportation Cost to join the Trip and b) the unused portion of the prepaid expenses for land or water Travel Arrangements, due to:

- a) any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b) a documented weather condition preventing You from getting to the point of departure;
- c) quarantine, hijacking, Strike, natural disaster, terrorism or riot.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

Travel Delay: Benefits will be paid for reasonable accommodation, meal, and local transportation expenses incurred by You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, if You are delayed for 12 hours or more while in route to or from, or during a Trip, due to:

- a) any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b) a traffic accident in which You or Your Traveling Companion are not directly involved (must be substantiated by a police report);
- c) lost or stolen passports, travel documents or money (must be substantiated by a police report);
- d) quarantine, hijacking, Strike, natural disaster, terrorism or riot;
- e) a documented weather condition preventing You from getting to the point of departure.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

*** For New York Residents Only:** 1) Part A Benefits are insurance benefits underwritten by United States Fire Insurance Company; and 2) The Cancel For Any Reason Waiver Benefit may be purchased separately without purchase of the Travel Protection Plan.

Part B

The Travel Insurance Benefits of this Part B are provided by United States Fire Insurance Company.

United States Fire Insurance Company

Administrative Office: 5 Christopher Way

Eatontown, NJ 07724

(Hereinafter referred to as "the Company")

DESCRIPTION OF COVERAGE

Overseas Adventure Travel

Plan # F394B

This Description of Coverage is a summary of the travel insurance benefits underwritten by United States Fire Insurance Company, herein referred to as the Company and also referred to as We, Us and Our. **Notice:** Provisions may vary by Your state of residence. Contact Trip Mate if You have questions.

Insurance provided by this Description of Coverage is subject to all of the terms and conditions of the Group Policy. If there is a conflict between the Policy and this Description of Coverage, the Policy will govern.

The travel insurance is underwritten by United States Fire Insurance Company under Form Series TP 401. In KS, LA, SD, TX, and UT Form #'s TP-401 CW. In WA under Form #TP-401-WA. In OR under Form #TP-401 OR.

Notice: If You are a resident of one of the following states (KS, LA, MN, OR, SD, TX, UT, WA) Your coverage is provided on an individual policy form. Your policy number is Your complete name plus F394B. If You live in any other state Your coverage is provided via a certificate. Your policy or certificate (including State Exceptions for AR, FL, GA, ID, IL, KS, LA, ME, MN, MS, MO, MT, NH, NY, OR, SC, SD, TX, UT, VT, WA, WV, WI, and WY) and all General and "COB" Provisions are available at www.tripmate.com. You can also request this information by calling Trip Mate at 1-800-888-7292.

SECTION I. Coverages

ACCIDENTAL DEATH AND DISMEMBERMENT

You are eligible for benefits 24 hours a day, up to the Maximum Benefit Amount, when You sustain an Injury during the Trip which results in any of the following losses within 180 days of the date of the Injury causing the Loss.

Benefits will be paid as follows:

Loss: **Percentage of Principal Sum Payable:**

Life	100%
Both Hands; Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Hand; One Foot or Sight of One Eye	50%

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively.

Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof.

Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same accident.

The Principal Sum is the Maximum Benefit Amount shown in the Schedule of Benefits for Accidental Death & Dismemberment.

ACCIDENT & SICKNESS MEDICAL EXPENSE

For the purpose of this benefit:

"Covered Expense" means expense incurred for services and supplies: (a) listed below; and (b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which is limited to:

1. The services of a Legally Qualified Physician;
2. Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a Hospital room for recovery of a Sickness or Injury);
3. Transportation furnished by a professional ambulance company to and/or from a Hospital; and prescribed drugs, prosthetics and therapeutic services and supplies.

Benefits will be paid for the Covered Expense incurred, up to the Maximum Benefit Amount, if You incur a Covered Expense as a result of a Sickness that first manifests itself during the Trip or Injury that occurs during the Trip.

Only Covered Expenses incurred during the Trip will be reimbursed. Expenses incurred after the Trip are not covered.

Benefits will include expenses incurred during the Trip for emergency dental treatment due to Injury not to exceed \$750. Expenses for emergency dental treatment incurred after the Trip are not covered.

Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed, to secure Your admission to a Hospital, because of a covered Sickness or Injury. The Program Medical Advisor will coordinate advance payment to the Hospital.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

MEDICAL EVACUATION AND RETURN OF MORTAL REMAINS

When You suffer a loss of life for any reason or incur a Sickness or Injury during the course of a Trip, the following benefits are payable, up to the Maximum Benefit Amount.

1. **Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the Program Medical Advisor determine that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the Usual and Customary Charges for transportation to the closest Hospital or medical facility capable of providing that treatment.

If You are in the Hospital for more than 7 consecutive days and Your dependent children who are under 18 years of age and accompanying You on the Trip, are left unattended, Economy Transportation will be paid to return the dependents to their home (with an attendant, if considered necessary by the Program Medical Advisor).

If You are traveling alone and will be hospitalized for more than 7 consecutive days and Emergency Evacuation is not imminent, benefits will be paid to transport one person, chosen by You, by Economy Transportation, for a single visit to and from Your bedside.

2. **Non-Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the Program Medical Advisor determine that it is Medically Necessary for You to return to Your place of permanent residence because of an unforeseen Sickness or Injury which is acute or life-threatening, the Transportation Expense incurred will be paid for Your return to Your permanent residence or to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment via one of the following methods of transportation, as approved, in writing, by the Program Medical Advisor: i) one-way Economy Transportation; ii) commercial air upgrade (to Business or First Class), based on Your condition as recommended by the local attending Legally Qualified Physician and verified in writing; or iii) other covered land or air transportation including, but not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the Program Medical Advisor. Transportation must be via the most direct and economical route.

3. **Return of Remains:** In the event of Your death, the expense incurred will be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your place of residence or to the place of burial.

Benefits are paid less the value of Your original unused return travel ticket. If benefits are payable and You have other insurance that may provide benefits for this same loss, We reserve the right to recover from such other insurance. You shall: a) notify Us of any other insurance; b) help Us exercise the Company's rights in any reasonable way that We may request, including the filing and assignment of other insurance benefits; c) not do anything after the loss to prejudice Our rights; and d) reimburse Us, to the extent of any payment We have made, for benefits received from such other insurance.

ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. Register at www.globalxpi.com or call, toll free:

1-800-379-9887 Use Program Code F394B

These Services are Provided by: Global Xpi, Inc.

BAGGAGE AND PERSONAL EFFECTS AND BAGGAGE DELAY

Baggage and Personal Effects: Coverage will be provided to You: (a) against all risks of permanent loss, theft or damage to Your Baggage and Personal Effects; (b) subject to all Exclusions and Limitations in the policy; (c) up to the Maximum Benefit Amount; and (d) occurring while this coverage is in force.

The lesser of the following amounts will be paid: 1) the actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage; 2) the cost to repair or replace the article with material of a like kind and quality; or 3) \$300 per article.

A combined maximum of \$600 will be paid for jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment.

A maximum of \$50 will be paid for the cost of replacing a passport or visa. A maximum of \$50 will be paid for the cost associated with the unauthorized use of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

Baggage and Personal Effects does not include:

- 1) animals;
- 2) automobiles and automobile equipment;
- 3) boats or other vehicles or conveyances;
- 4) trailers;
- 5) motors;
- 6) aircraft;
- 7) bicycles, except when checked as baggage with a Common Carrier;
- 8) household effects and furnishings;
- 9) antiques and collectors items;
- 10) sunglasses, contact lenses, artificial teeth, dental bridges or hearing aids;
- 11) prosthetic limbs;
- 12) prescribed medications;
- 13) keys, money, credit cards (except as coverage is otherwise specifically provided herein);
- 14) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- 15) professional or occupational equipment or property, whether or not electronic business equipment; or
- 16) telephones, computer hardware or software.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from: a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or custom's rule; d) theft or pilferage while left in any unlocked vehicle; e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; or g) property shipped as freight or shipped prior to the Scheduled Departure Date.

Baggage Delay: If, while on a Trip, Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from Your time of arrival at a destination other than at Your place of permanent residence, benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the actual expenditure for necessary personal effects. You must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

Additional Provisions applicable to Baggage and Personal Effects and Baggage Delay:

Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Travel Supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy.

Part C

The following Provisions, Definitions, Exclusions and Procedures apply to Part A-Travel Arrangement Protection and Part B-Travel Insurance Benefits.

SECTION II. Definitions

"Additional Transportation Cost" means the actual cost incurred for one-way Economy Transportation by a Common Carrier reduced by the value of an unused travel ticket.

"Baggage and Personal Effects" means luggage, personal possessions and travel documents taken by You during a Trip.

"Business Partner" means an individual who (a) is involved in a legal general partnership with You and/or (b) is actively involved in the day to day management of Your business.

"Common Carrier" means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

"Domestic Partner" means a person who is at least eighteen years of age and 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 continuous cohabitation throughout the 180 day period prior to Your Effective Date of the Plan; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

"Economy Transportation" means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Trip.

"Family Member" means any of the following who resides in the United States, Canada, or Mexico: You or Your Traveling Companion's: legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, an employed caregiver who lives with You, or a person for whom You are the primary caregiver with whom You have lived for 12 continuous months prior to the effective date of Your Plan, whether or not they travel with You.

"Hospital" means: (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

“Inclement Weather” means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

“Injury” or “Injuries” means accidental bodily injuries: (a) received while insured under the Policy and any attached coverages; (b) resulting in loss independently of sickness and all other causes; and (c) not excluded from coverage.

“Insured” means the person who purchased the Trip and who has paid the required plan cost for the protection plan provided herein, and also referred to as You and Your.

“Intoxicated” means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

“Legally Qualified Physician” means a physician or a Christian Science Practitioner: (a) other than You, a Traveling Companion or a Family Member; (b) practicing within the scope of his/her license; and (c) recognized as a physician in the place where the services are rendered.

“Maximum Benefit Amount” means the maximum amount payable for coverage provided to You as shown in the Schedule of Benefits.

“Medical Treatment” means treatment advice or consultation by a Legally Qualified Physician.

“Medically Necessary” means a service or supply which: (a) is recommended by the attending Legally Qualified Physician; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting Your condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

“Pre-Existing Condition” means any injury, sickness or condition (including any condition from which death ensues) of You, Your Traveling Companion, or Your or Your Traveling Companion’s Family Member traveling with You or Your Business Partner which within the 60 day period prior to the effective date of Your Trip Cancellation coverage under the Policy: (a) manifested itself, became acute or exhibited symptoms which would have caused one 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 medical treatment or treatment was recommended by a Legally Qualified Physician.

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

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

“Scheduled Return Date” means the date on which You are originally scheduled to return to the point of origin or the original final destination.

“Sickness” means an illness or disease that is diagnosed or treated by a Legally Qualified Physician after the effective date of insurance and while You are covered under the Policy.

“Strike” means any stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

“Terrorist Incident” means an incident deemed a terrorist act by the United States Government that causes property damage and loss of life.”

“Third Party” means a person or entity other than You or the Company.

“Transportation Expense” means: (a) the cost of conveyance of You and any medical personnel (if Medically Necessary); and (b) Medically Necessary services or supplies.

“Travel Arrangements” means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the Trip.

“Travel Supplier” means Overseas Adventure Travel.

“Traveling Companion” means a person or persons with whom a covered person has coordinated Travel Arrangements and intends to travel with during the Trip.

“Trip” means scheduled trips, tours or cruises for which: (a) coverage is requested; and (b) the required premium is submitted prior to the Scheduled Departure Date.

“Usual and Customary Charges” means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.

SECTION III. When Coverage Begins and Ends

Your Term of Coverage:

For Trip Cancellation: Coverage begins on Your “Effective Date” which is at 12:01 a.m. on the date Overseas Adventure Travel receives the appropriate cost for this policy for Your Trip and ends at the point and time of departure on Your Scheduled Departure Date.

For Travel Delay: Coverage is in force while en route to and from and during the Trip.

For all other coverages: All other benefits begin on 12:01 a.m. on Your Scheduled Departure Date. Coverage ends at the point and time of return on Your Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Schedule Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor You have control Your term of coverage shall be automatically adjusted accordance with the Travel Supplier’s notice to Us of the delay or change.

SECTION IV. General Limitations and Exclusions

Benefits are not payable for any loss due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only);
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service;
4. riding, driving or participating in races, or speed or endurance contests;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition;
7. participating in skydiving, hang gliding, bungee cord jumping, or scuba diving if the depth exceeds 130 feet or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; or
15. a mental or nervous condition, unless hospitalized.

WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION

The Pre-Existing Condition Exclusion is waived if payment for this plan is received by Overseas Adventure Travel within 14 days of Your initial deposit/payment for Your Trip.

Please Note: This policy may not be purchased after You have made final payment for Your Trip.

WHERE TO PRESENT A CLAIM

Present all claims to the Program Administrator:

Trip Mate, Inc.*

9225 Ward Parkway, Suite 200

Kansas City, Missouri 64114

Tel: 1-800-888-7292

Plan Number: F394B

Claims may also be reported/completed online at:

www.tripmate.com

*In CA, dba Trip Mate Insurance Agency

SECTION V. General Provisions - Part B Only

Subrogation: If the Company has made a payment for a loss under this coverage, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company's rights; and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recover for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss.

Excess Insurance: The insurance provided by this Policy (except Accident and Sickness Medical Expense, Medical Evacuation and Return of Mortal Remains) shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

Additional Claims Provisions Specific to Baggage: Your duties after loss of or damage to property or delay of baggage: In case of loss, theft, damage or delay of baggage or personal effects, You must: a) take all reasonable steps to protect, save or recover the property; b) promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of Your property at the time of loss; c) produce records needed to verify the claim and its amount and permit copies to be made; d) provide to the Company, within 90 days from the date of loss, a detailed proof of loss signed and sworn to; and e) be examined, if requested.

SECTION VI. Coordination of Benefits - Part B Only

Applicability: The Coordination of Benefits ("COB") provision applies to this Plan when You have health care coverage under more than one Plan.



One Call

Worldwide Travel Services Network

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: F394B

Medical Assistance - Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

Medical Consultation and Monitoring - If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation - When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy. All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments - We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance - We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

Repatriation of Remains - In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

24 Hour Legal Assistance - If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

Nurse Helpline - Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

One Call Travel Solutions

24-Hour Worldwide Travel Services

Message Services - We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

Language Interpretation Services - We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer - We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services - We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Travel Document and Ticket Replacement - When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

One Call Concierge Services

- Restaurant, shopping, hotel recommendations/reservations
- Local transport (rental car/limousine, etc.) information and reservations
- Sporting, theatre, night life and event information (sports scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- Golf course information, referrals, recommendations and tee times
- Tracking and assisting with the return of lost or delayed baggage

While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

The 24-Hour Assistance Services are provided by:
One Call Worldwide Travel Services Network, Inc.

Information You Should Know

About This Travel Protection Plan

Q. When should I pay for my Travel Protection Plan?

- A. For coverage with the Pre-Existing Conditions exclusion waived, payment must be received within 14 days of your initial deposit for your trip. If you pay for the plan after 14 days, the exclusion for Pre-Existing Conditions will not be waived (see Page 12 for the Pre-Existing Conditions definition).

Please Note: Payment for the plan cannot be made after your final trip payment. **Exception:** If you are making a new reservation within 90 days of departure, payment for this plan may be made at time of booking only.

Q. What happens if I must cancel my trip because I'm ill or injured?

- A. The travel protection plan covers you if you must cancel your trip due to a covered sickness or injury. A covered sickness or injury must: 1) commence after your effective date; and 2) in the certified opinion of a treating Legally Qualified Physician, be so disabling as to cause prevent you from taking your trip; and 3) require diagnosis and treatment by a Legally Qualified Physician at the time you cancel your trip. **Remember, it is required that you are seen or treated by a Legally Qualified Physician prior to canceling your trip.**

Q. If I must interrupt my trip and return home early, what expenses are covered?

- A. If you interrupt your trip for a covered reason, you are entitled to receive the following benefits:

1. reimbursement (less any refund paid or payable) for unused land or water travel arrangements; and
2. any Additional Transportation Cost to: a) your final destination; or b) from the place you left the trip to the place you may rejoin the trip.

The plan does cover Additional Transportation Cost, as noted above, **but does not reimburse** you for the cost of the original air flight arrangements when your trip is interrupted.

Q. What happens if my flight is delayed or canceled?

- A. The Overseas Adventure Travel Protection Plan protects you in several ways. If your flight is delayed or canceled and your arrival on your trip is delayed for 3 or more hours, you will be reimbursed up to a maximum of \$750 for **the cost of any unused land or water travel arrangements.**

You will also be reimbursed up to \$150 per day to a maximum of \$750 for any **additional accommodation and travel expense** if you incur a delay of 12 hours or more for a covered reason during your trip.

Q. What can I do if I lose my passport or visa close to the departure date of my trip?

- A. Fortunately, passports and visas can often be replaced in a very short period of time. Sometimes as quickly as 24 hours. There are a number of passport service agencies who can provide this expedited service for you.

Q. What happens if my bags do not arrive at my destination when I do? What do I do?

- A. The plan covers all baggage delays of 24 hours or more during your Trip. You will be reimbursed up to \$250 for personal articles you buy (such as toiletries, a change of clothing, etc.). Be sure to keep receipts for anything you purchase.

Your delayed or lost baggage will be tracked for up to one full year, if requested.

Q. If my Baggage is lost, stolen or damaged during my Trip, do I have to file a claim with my homeowner's policy first?

- A. No, the Overseas Adventure Travel Protection Plan only requires that you report your loss to a responsible party such as a hotel manager, tour guide, transportation official or local police and obtain a written report of your loss and the disposition of your claim with a responsible party.

Q. If I require medical care while on my Trip, are my medical bills covered?

- A. The plan covers medical expenses resulting from an illness or injury during your Trip. If you must be medically evacuated to another facility or home, these costs are covered as well. The Overseas Adventure Travel plan includes the One Call 24-hour worldwide assistance service to help you with medical or legal emergencies during your Trip.

Q. Does the plan cover my frequent flyer miles?

- A. Frequent flyer miles are not covered if you must cancel or interrupt your Trip. If you cancel your Trip for a covered reason, you will only be reimbursed the money actually paid for the Trip.

Q. How do I file a claim? Will Overseas Adventure Travel do this?

- A. You must file any claims directly with Trip Mate - not through Overseas Adventure Travel. To obtain claim forms, call 1-800-888-7292, or you can report your claim online at www.tripmate.com.

Q. I haven't received any forms to complete to enroll in this Travel Protection Plan. What is my identification number? Can I get a confirmation of my payment for the plan?

- A. Because this Travel Protection Plan is exclusively for Overseas Adventure Travel, there are no forms to fill out. Your Plan Number, which you should supply when requesting assistance or filing for benefits, is F394B. Your fully-paid invoice is your confirmation of coverage. If you have any questions, call Trip Mate at 1-800-888-7292.

Q. What happens if I cancel my Trip for a reason that is not covered by the protection plan provisions?

- A. We realize that all travel protection plans have exclusions and limitations. That's why we now include the Overseas Adventure Travel Cancellation Waiver Benefit with the Overseas Adventure Travel Protection Plan. **Exception: The Overseas Adventure Travel Cancellation Waiver Benefit is not available for ocean cruise arrangements.**

The Overseas Adventure Travel Pre-Departure Cancellation Waiver allows you to cancel your Trip for any reason and receive a travel voucher for the amount of any cancellation penalties that apply to any arrangements provided by Overseas Adventure Travel. Travel Vouchers are valid for travel within 12 months of the date of issue, but no later than 15 months from the date your trip was canceled, for travel arrangements with Overseas Adventure Travel (except ocean cruise bookings/programs). Travel Vouchers are non-transferable and not redeemable for cash. **See Page 2 for complete details.**

Q. When does my Trip Cancellation Protection take effect?

- A. Pre-Departure Trip Cancellation Protection becomes effective as soon as Overseas Adventure Travel receives payment for the Travel Protection Plan, as listed on your invoice.

Q. What are Pre-Existing Conditions? I was in the hospital a few months ago for tests. Can I still obtain coverage?

- A. The Pre-Existing Conditions definition is detailed on page 12 of this brochure. You should call Trip Mate for answers to more specific questions. Please remember, if you pay for the plan within 14 days of your initial deposit for your trip, the exclusion for Pre-Existing Conditions is waived and does not apply. **Note:** Day 1 is the day after the day your initial deposit/payment is received.

Q. Does the Overseas Adventure Travel Protection Plan cover me before or after a tour or cruise when I am traveling on my own?

- A. If Overseas Adventure Travel provides your air flight arrangements to and from a Overseas Adventure Travel tour or cruise, you are covered for Accidental Death, Medical Expense/Emergency Assistance, Travel Delay, Baggage and Baggage Delay while traveling on your own. The plan will not cover any travel arrangements that are not provided by Overseas Adventure Travel.

Q. If my Traveling Companion must cancel his or her Trip, am I covered?

- A. A Traveling Companion, as defined under the terms of the Overseas Adventure Travel Protection Plan, is an unrelated person you are traveling with during your trip.

If your Traveling Companion, as defined, cancels his or her Trip for a reason covered by the Overseas Adventure Travel Protection Plan, you are protected in two ways: 1) If you decide to take your Trip, the plan will cover any occupancy upgrade charges which you might incur; or 2) If you decide not to take your Trip, your cancellation penalties will be covered by the plan.