

TRAVEL INSURANCE CERTIFICATE
For



Weather Protection Plan

Please read this Certificate/brochure of Insurance carefully, as it is Your evidence of coverage. If You have 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 at www.tripmate.com.

Plan Number: F436W



United States Fire Insurance Company
Administrative Office: 5 Christopher Way
Eatontown, NJ 07724
(Hereinafter referred to as "the Company")

DESCRIPTION OF COVERAGE

CheapCaribbean.com
Plan # F436W

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.

SCHEDULE OF BENEFITS

Benefit	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost

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, OR, SD, TX, UT, WA) Your coverage is provided on an individual policy form. Your policy number is Your complete name plus F436W. If You live in any other state Your coverage is provided via a certificate. Your policy or certificate (including State Exceptions for AR, FL, ID, IL, KS, LA, ME, MS, MO, MT, NH, NY, OR, 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

TRIP CANCELLATION AND TRIP INTERRUPTION

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 the **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 the **Covered Reasons** listed below;

provided such circumstances occurred after Your Effective Date.

Covered Reasons means:

- Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- Your or Your Traveling Companion's destination being rendered uninhabitable by fire, flood, burglary or other natural disaster within 10 days of departure.

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.

"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: Your 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.

"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.

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

“**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.

“**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.

“**Traveling Companion**” means a person or persons with whom You have coordinated Travel Arrangements and intend to travel with during the Trip.

“**Travel Supplier**” means CheapCaribbean.com.

“**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.

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 CheapCaribbean.com 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 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 Scheduled 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 in accordance with the Travel Supplier’s notice to Us of the delay or change.

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: F436W

Claims may also be reported/completed online at:
www.tripmate.com

*In CA, dba Trip Mate Insurance Agency

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 voluntarily 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.

SECTION V. General Provisions

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; not 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 recovery 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 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.

SECTION VI. Coordination of Benefits

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