

Plan Documents for



VIKING

Exploring the World in Comfort®

BOOK.PROTECT.ENJOY.

A Safer Way to Travel



Travel Protection Plan

Purchase Eligibility Period: This Plan may only be purchased up to 120 days (180 days for voyages of 35 days or longer) prior to Your Viking Cruises scheduled departure date.

If Your Viking Cruise booking is placed, or You are first added to an existing booking, within 120 days (180 days for voyages of 35 days or longer) of Your Viking Cruises scheduled departure date, then You may only purchase this Plan when You make Your initial payment for Your Viking Cruises Trip, or on the date You are added to the booking, respectively.



NOTICE: This Policy does not apply to the extent any prohibited by any applicable law or regulation, including any United States, United Nations or European Union economic or trade sanctions, prohibit us from providing insurance, and related services, including, but not limited to, the payment of any claims. Any expenses incurred or claims made involving travel or travel related services that are in violation of such sanctions, laws or regulations will not be covered under this Policy. Any coverage provided under this Policy in violation of any United States, United Nations or European Union economic or trade sanctions, or other laws or regulations, shall be null and void.

This Policy expressly excludes any insurance coverage, related services, or loss: (i) occurring in any fully embargoed or comprehensively sanctioned countries or territories (including but not limited to Iran, Syria, North Korea, Crimea, or Cuba) or their territorial waters; (ii) incurred by persons or entities located or resident in any fully embargoed or comprehensively sanctioned countries or territories (including but not limited to Iran, Syria, North Korea, Crimea, or Cuba); or (iii) resulting in, or involving activities that directly or indirectly involve or benefit the government, entities or residents of any fully embargoed or comprehensively sanctioned countries or territories (including but not limited to Iran, Syria, North Korea, Crimea, or Cuba) except where (a) expressly permitted by applicable law or regulation and (b) we have confirmed coverage for the risk in writing.

IMPORTANT CONTACT INFORMATION

Plan Number: GR425V

Please review these Plan Documents as they provide complete details of the Plan Benefits and Services. Have questions? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions at www.tripmate.com.

Customer Service

1-866-303-1165

To Report A Claim

Present all claims to the Program Administrator:

Online at: www.travelclaimsonline.com

Plan Number: GR425V

Trip Mate, Inc.

P.O. Box 527

Hazelwood, MO 63042

Generali Global Assistance

To assist You while traveling, Generali Global Assistance multi-lingual professionals are available 24 hours a day/365 days a year providing medical, legal and travel assistance services. A complete list of these services is included with this Plan.

To Contact Generali Global Assistance During Your Trip:

Toll-Free in the US and Canada

1-866-303-1918

Collect Outside the US

1-816-905-3998

ops@gga-usa.com

Plan Number: GR425V

The 24-Hour Assistance Services are provided by:
Generali Global Assistance

Important: When You purchase this Plan within 15 days of the date You make Your initial payment for Your Viking Cruises Trip, Pre-Existing Conditions will be covered provided You are not already disabled from travel at the time of Your Plan purchase.



Purchase Eligibility Period: This Plan may only be purchased up to 120 days (180 days for voyages of 35 days or longer) prior to Your Viking Cruises scheduled departure date.

If your Viking Cruise booking is placed, or You are first added to an existing booking, within 120 days (180 days for voyages of 35 days or longer) of Your Viking Cruises scheduled departure date, then You may only purchase this plan when You make Your initial payment for Your Viking Cruises Trip, or on the date You are added to the booking, respectively.

Part A The Cancel For Any Reason Waiver of this Part A is provided by Viking Cruises.

"CANCEL FOR ANY REASON WAIVER" LIMIT

The maximum amount covered under this "Cancel For Any Reason" Waiver is Your Trip Cost.

"CANCEL FOR ANY REASON WAIVER" DETAILS

This "Cancel For Any Reason" Waiver (this "Waiver") will become effective when We receive Your full payment for this Viking Cruises Travel Protection Plan (this "Plan"), provided that you purchase this Plan within the limited time period in which it is offered to You by Us.

What we will do under this Waiver:

- If you cancel Your Trip for any non-covered reason before the scheduled Trip departure, We will waive Our corresponding cancellation penalties and reimburse You in travel vouchers for the nonrefundable portion of the Trip Cost. The limitations on the travel voucher are explained below.

Please Note: This Waiver does not cover fees or costs associated with any transportation, accommodations, or other travel services that are not arranged by Us. Any amount payable under this "Cancel For Any Reason" Waiver will be reduced by the amount of any Trip Cancellation amounts paid or payable under the Trip Cancellation Benefit of this Plan or under any other travel insurance or travel protection plan providing Trip Cancellation benefits.

Reporting a Claim: You or a person on Your behalf must present Your claim for reimbursement under this Waiver to our claims administrator within 30 days of the date You cancel Your Trip to qualify for reimbursement here under. Waiver claims presented more than 30 days after such cancellation may be disqualified for reimbursement.

Defined Terms: When used in this "Part A," the following terms shall have the following meanings:

"Trip" means all of the transportation, accommodations, and other travel services arranged and booked by Us for which you have purchased this Plan.

"Trip Cost" means the amount you paid for your Trip.

"We," "Us," and "Our" refers to Viking Cruises, Inc.

"You" and "Your" refers to the person who purchased this Plan.

Travel vouchers are subject to the following limitations:

Viking Cruises travel vouchers may only be used when purchasing transportation, accommodations, or travel services from Us, and must be redeemed within 12 months of the date of issue. Such travel vouchers are non-refundable and non-transferable, will only be issued in the name of the person(s) for whom the Trip were cancelled, and are not redeemable for cash. Viking Cruises travel vouchers may not be used as a credit toward the initial deposit for a future Trip booked through Us, or to purchase another Viking Cruises Travel Protection Plan. The value of such travel vouchers will not be reimbursable under Part A of any future Viking Cruises Travel Protection Plan that You may purchase.

The "Cancel For Any Reason" Waiver described in this "Part A" is provided by Viking Cruises, and is not an insurance benefit underwritten by Generali – U.S. Branch. When purchased, this Waiver is incorporated into and constitutes part of the "Passenger Ticket Contract" that You entered into with the applicable operator of the ship for Your Trip, details of which can be found here: <http://vikingcruises.com/passengerticketcontract>

-PART A ENDS ON THIS PAGE-

The following pages will describe your Travel Insurance Benefits which are separate from PART A of this document.

-YOU ARE ABOUT TO ENTER PART B-

Part B

The Travel Insurance Benefits of Part B are provided by Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency) and Underwritten by Generali – U.S. Branch.



TRAVEL INSURANCE POLICY DECLARATIONS

This Policy is an important legal document. Please read your Policy carefully.

Policy Number:	Product Name:	Product Code:
		GR425V

This Policy provides travel insurance benefits for you as described within this Declarations and endorsements forming this Policy. The benefits described in this Policy are subject to all terms, conditions and exclusions of the Policy. This document serves as proof of insurance coverage.

Any changes to your travel dates, trip costs, or coverages must be accepted by us. The effective date of the change will be the day following our acceptance of the change and receipt of any additional premium required.

This Policy is Underwritten By*:	General Agent & Program Administrator:
Generali - U. S. Branch 7 World Trade Center 250 Greenwich Street, 33 rd Floor New York NY 10007	Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency) Lic. No. 07947 880 SW 145th Ave #400 Pembroke Pines, FL 33027

Named Insured & Mailing Address:	Assistance Company:
	Generali Global Assistance's designated provider

POLICY TERM & TRIP DESTINATION(S)

Policy Purchase Date:	
Please refer to the coverage endorsements for when coverage begins and ends.	
Trip Departure Date:	Trip Return Date:
Trip Destination(s):	

COVERED TRAVELERS INSURED

BENEFICIARY

Name	Relationship

SCHEDULE OF BENEFITS

Coverage	Benefits Limit	
	Per Person	Per Plan
Trip Cancellation	100% of Trip Cost	100% of Trip Cost
Travel Delay	\$1,500.00	\$15,000.00
Daily Limit	\$300.00	\$3,000.00
Trip Interruption	150% of Trip Cost	150% of Trip Cost
Security Evacuation	\$25,000.00	\$100,000.00
Emergency Assistance & Transportation	\$250,000.00	\$1,000,000.00
Emergency Companion Hospitality Expenses	\$10,000.00	\$10,000.00
Medical and Dental	\$100,000.00	\$400,000.00
Emergency Dental Expense Limit	\$750.00	\$3,000.00
Accidental Death and Dismemberment - Air Flight Accident	\$25,000.00	\$100,000.00
Baggage	\$3,000.00	\$25,000.00



Coverage	Benefits Limit	
	Per Person	Per Plan
Per Item	\$300.00	\$300.00
Each Subsequent Item	\$300.00	\$300.00
Aggregate on Certain Items Listed	\$1,500.00	\$1,500.00
Baggage Delay	\$1,000.00	\$10,000.00

FORMS AND ENDORSEMENTS

The coverages provided to you under this Policy are subject to the terms and conditions described in the following policy forms and endorsements.

Form Number and Edition Date	Title
GEN TIDP01.01US 01.2019	TRAVEL INSURANCE POLICY DECLARATIONS
GEN TIPO01.01US 01.2019	TRAVEL INSURANCE POLICY
GEN TICE14.02US 10.2020	TRIP CANCELLATION COVERAGE PART ENDORSEMENT
GEN TICE13.01US 01.2019	TRAVEL DELAY COVERAGE PART ENDORSEMENT
GEN TICE17.02US 10.2020	TRIP INTERRUPTION COVERAGE PART ENDORSEMENT
GEN TICE32.01US 01.2020	SECURITY EVACUATION COVERAGE PART ENDORSEMENT
GEN TICE03.01US 01.2019	BAGGAGE COVERAGE PART ENDORSEMENT
GEN TICE04.01US 01.2019	BAGGAGE DELAY COVERAGE PART ENDORSEMENT
GEN TISA.01TN 01.2019	TENNESSEE AMENDATORY ENDORSEMENT
GEN TIPO01.02US 01.2019	TRAVEL INSURANCE POLICY
GEN TICE05.03US 10.2020	EMERGENCY ASSISTANCE AND TRANSPORTATION COVERAGE PART ENDORSEMENT
GEN TICE07.03US 10.2020	MEDICAL AND DENTAL COVERAGE PART ENDORSEMENT
GEN TICE01.01US 01.2019	ACCIDENTAL DEATH AND DISMEMBERMENT – AIR FLIGHT ACCIDENT COVERAGE PART ENDORSEMENT
GEN TISA.01TN 01.2019	TENNESSEE AMENDATORY ENDORSEMENT

**INSURANCE PREMIUM**

This Policy is issued to you in consideration of payment of the premium as provided by its terms and conditions. We agree to pay benefits in accordance with all the provisions of this Policy. Premiums are payable to us or our agent in the amounts as set forth by us.

Total Premium: _____

This Policy is governed by the laws of the state in which it is delivered.

* This Policy is underwritten by: Generali - U.S. Branch, New York, NY; NAIC # 11231. Generali - U.S. Branch operates under the following names: Generali Assicurazioni Generali S.P.A. (U.S. Branch) in California, Assicurazioni Generali - U.S. Branch in Colorado, Generali - U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The General Insurance Company of Trieste and Venice - U.S. Branch in Virginia.

Signed for GENERALI - U.S. BRANCH at New York, New York, by:

Executive Vice President

President



Generali – U.S. Branch
7 World Trade Center
250 Greenwich Street, 33rd Floor
New York, NY 10007

TRAVEL INSURANCE POLICY

GR425V Viking

GR425V

FOR COVERAGE INQUIRIES OR CUSTOMER SERVICE, CALL

(866) 303-1165

FOR EMERGENCY ASSISTANCE 24 HOURS A DAY DURING YOUR TRIP, CALL:
IN THE U.S.

(866) 303-1918

COLLECT WORLDWIDE

(816) 905-3998

This Policy is issued to you in consideration of any premium due. The insurance benefits vary from program to program; please refer to your Schedule of Benefits for specific information about the program you purchased. Please contact us immediately if you believe the Schedule of Benefits is incorrect. We agree to pay benefits in accordance with all the provisions of this Policy.

10-DAY RIGHT TO EXAMINE YOUR POLICY

If you are not satisfied for any reason, you may cancel coverage under the Policy within 10 days after receipt. If you have not filed a claim and you cancel your Policy before your Scheduled Departure Date, your premium will be refunded. After this 10-day period, the premium is nonrefundable.



ELIGIBILITY

Who is Eligible

Coverage will be provided for all travelers if the required premium has been received by us or our authorized agent, and provided the traveler is a resident of the United States of America.

Extension of Coverage

If your entire Trip is covered by the Policy and your return is delayed by unavoidable circumstances, all coverages in effect at the time of the delay will be extended. Extended coverage will end on the earlier of the date you reach your Return Destination or 7 days after the Scheduled Return Date. If you cannot return home before this extension ends, we may, at our sole discretion, extend coverage for an additional 30 days, or until you are able to travel to your Return Destination, whichever is earlier.

GENERAL EXCLUSIONS

This Policy does not pay for any loss caused by or resulting from:

1. you or your Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury;
2. Mental or Psychological Disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. intoxication above the legal limit at your location at the time of loss;
5. pregnancy or childbirth, elective abortion or fertility treatment (not including Unforeseen Complications of Pregnancy);
6. any Trip taken against the advice of a Physician;
7. participation as a professional in athletics;
8. participation in organized amateur and interscholastic athletic or sports competition or events;
9. riding or driving in any motor competition;
10. participation in Adventure Activities, Extreme Activities, or Hazardous Activities, except as a spectator;
11. operating or learning to operate any aircraft, as pilot or crew;
12. Elective or Experimental Treatment or Procedures;
13. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
14. declared or undeclared war, or any act of war;
15. participation in a Riot, Civil Disorder, or insurrection;
16. the release, escape, or dispersal of: nuclear or radioactive contamination, pathogenic, poisonous biological or chemical materials;
17. any unlawful acts, committed by you or your Traveling Companion;
18. any amount paid or payable under any worker's compensation, no fault or personal injury protection coverage, disability benefit or similar law;
19. detention by Customs and Border Protection or any governmental authority, regulation or prohibition;
20. travel restrictions imposed for a certain area by governmental authority;
21. Financial Insolvency;
22. an illness, disease, or other condition, event or circumstance which occurs at a time when coverage is not in effect;
23. any issue or event that could have been reasonably foreseen or expected when you purchased the coverage;
24. a Natural Disaster that occurs on or before the purchase date of this Policy;
25. a tropical storm or hurricane that is named on or before the purchase date of this Policy;
26. any amount paid for this Policy or any other insurance.

This Policy does not apply to the extent any applicable law or regulation, including any US, UN or EU economic or trade sanctions, prohibit us from providing insurance, and related services, including, but not limited to, the payment of any claims. Any expenses incurred or claims made involving travel or travel related services that are in violation of such sanctions, laws or regulations will not be covered under this Policy. Any coverage provided under this Policy in violation of any US, UN or EU economic or trade sanctions, or other laws or regulations, shall be null and void.

This Policy expressly excludes any insurance coverage, related services, or loss: (i) occurring in Iran, Syria, North Korea, Crimea, or Cuba or their territorial waters; (ii) incurred by persons or entities located or resident in Iran, Syria, North Korea, Crimea, or Cuba; or (iii) resulting from, or involving activities that directly or indirectly involve or benefit the government, entities or residents of Iran, Syria, North Korea, Crimea, or Cuba except where (a) expressly permitted by applicable law or regulation and (b) we have confirmed coverage for the risk in writing.



CLAIMS PROVISIONS

NOTICE OF CLAIM

We must be given written notice of claim within 90 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 sufficient information to identify him or her.

PROOF OF LOSS

Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within 12 months after the date the loss occurs unless you are medically or legally incapacitated. No agent or any person or entity, other than us, has authority to accept proof of loss.

YOUR DUTY TO COOPERATE

You must provide us with receipts, proof of payment, medical authorizations, or other records and documents we may reasonably require concerning your claim. Failure or refusal to cooperate may delay, impede, or result in the denial of your claim.

PHYSICAL EXAMINATION AND AUTOPSY

At our expense, we have the right to have you examined as often as necessary while a claim is pending. At our expense, we may require an autopsy unless the law or your religion forbids it.

PAYMENT OF CLAIMS

Any benefits payable due to your loss of life will be paid to the following:

- a) the beneficiary named for the Policy that is on file with us;
- b) to your Spouse, if living. If no living Spouse, then
- c) to your estate in the United States.

Any accrued benefits unpaid at your death will also be paid according to the above. All other benefits are paid directly to you, unless you direct us otherwise.

WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:
Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency).
P. O. Box 527
Hazelwood, MO 63042
(866) 303-1165 (Toll-Free)

APPRAISAL

If there is a disagreement about the amount of the loss, either you or we can make a written demand for an appraisal. After the demand, you and we will each select a competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by a majority of these three parties will be binding. The appraiser selected by you is paid by you. We will pay the appraiser we choose. You will share equally with us the cost for the arbitrator and the appraisal process.

NO BENEFIT TO BAILEE

This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

GENERAL PROVISIONS

The following provisions apply to all coverages:

LEGAL ACTIONS

No legal action may be brought to recover on the Policy within 60 days after written proof of loss has been given. No such action will be brought after 3 years from the time written proof of loss is required to be given. If a time limit of the Policy is less than allowed by the laws of the state where you live, the limit is extended to meet the minimum time allowed by such law.

CONTROLLING LAW

Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

**CONCEALMENT OR FRAUD**

We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to this Policy.

MISSTATEMENT OF INFORMATION

If you have provided inaccurate details about you or your Trip when purchasing this Policy, and those inaccurate details affect the plan cost owed by you, any benefits paid will be reduced by the amount you underpaid for your premium.

CANCELLATION BY US

This Policy is a single pay, single term, non-renewable insurance Policy. We have no unilateral right to cancel this coverage after the effective date.

DUPLICATION OF COVERAGE

You may be covered under only one travel Policy with us for each Trip. If you are covered under more than one such Policy, the Policy with the higher coverage limit will remain in effect. The maximum benefit limit as stated in the Schedule of Benefits of such Policy will be the maximum benefit payable in the event a claim occurs. In the event claim payment has been made under the duplicate Policy, premiums paid less claims paid will be refunded for the duplicate coverage that does not remain in effect.

TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this Policy are not transferable without our express written consent.

ENTIRE CONTRACT: CHANGES

This Policy and any attachments are the entire contract of insurance. Only our President, Vice President or Secretary may change or waive the provisions of the Policy. No agent or other person may change the Policy or waive any of its terms. The change will be endorsed on the Policy.

ACTS OF AGENTS

No agent or any person or entity has authority to alter, modify, or waive any of the provisions of this Policy.

RECOVERY

To the extent we pay for a loss suffered by you, you agree that we will be assigned the rights and remedies you had relating to the loss. You must help us preserve our rights against those responsible for the loss. This may involve signing any papers and taking any other steps we may reasonably require.

INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this Policy's coverages apply to the same loss or damage, we will only pay once, and under the coverage with the higher benefit.

DEFINITIONS

The Insured is referred to as "you", "your" or "yours". The company providing this coverage is referred to as "we", "us" or "our". In addition, certain words and phrases are defined as follows:

ACCIDENT means a sudden, unexpected, unintended and external event.

ACCOMMODATION means any establishment used for temporary overnight lodging for which a fee is paid and reservations are required.

ACTUAL CASH VALUE means the original purchase price less depreciation.

ADVENTURE ACTIVITIES means:

1. bungee jumping;
2. caving;
3. hot air ballooning;
4. multi-sport endurance competitions;
5. parakiting or parasailing;
6. any activities materially similar to the above.

BAGGAGE means luggage, personal possessions and travel documents taken by you on your Trip.

CIVIL DISORDER means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority.



COMMON CARRIER means any land, water or air conveyance, with scheduled and published departure and arrival times, operated under a license for the transportation of passengers for hire, not including taxis or rented, leased or privately owned motor vehicles.

COMPLICATIONS OF PREGNANCY means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include, but are not limited to, hyperemesis gravidarum, preeclampsia, eclampsia, gestational diabetes, gestational hypertension, acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective cesarean section, ectopic pregnancy, and spontaneous miscarriage.

Complications of pregnancy do not include Physician-prescribed rest during the period of pregnancy (except due to the conditions noted above), false labor, occasional spotting, morning sickness, elective abortion, and similar conditions associated with the management of a pregnancy, not constituting a categorically distinct complication of pregnancy.

DESTINATION means any place you expect to travel to on your Trip, as shown on an itinerary or other travel document.

DOMESTIC PARTNER means a person who is at least 18 years of age and you have an affidavit of domestic partnership. If domestic partnerships are not recognized by the jurisdiction where you reside, you must provide:

1. evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; and
2. evidence of cohabitation for at least the previous 6 months.

ELECTIVE OR EXPERIMENTAL TREATMENT OR PROCEDURE means any medical treatment or surgical procedure that is not Medically Necessary or is not considered by the medical community as a whole to be safe and effective for the condition for which the medical treatment or surgical procedure are being used. This includes any treatments, procedures, facilities, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

EXTREME ACTIVITIES means:

1. cross country skiing outside marked trails;
2. fly-by-wire;
3. heli-skiing or heli-snowboarding;
4. parkour
5. scuba diving below 40 meters or without a dive master;
6. telemark skiing, skiing, or snowboarding outside marked trails;
7. any activities materially similar to the above.

FAMILY MEMBER means:

- Insured's or Traveling Companion's Spouse
- Insured's, Traveling Companion's, or Spouse's:
 - child;
 - parent;
 - sibling;
 - grandparent, great-grandparent or grandchild or great-grandchild;
 - son-in-law or daughter-in-law;
 - brother-in-law or sister-in-law;
 - parent-in-law;
 - step-parent, step-child or step-sibling;
 - aunt or uncle;
 - niece or nephew;
 - legal guardian;
 - foster child or legal ward.
 - step-grandparent or step-grandchild;
 - step-aunt or step-uncle.

FINAL TRIP PAYMENT means the date, prior to the Scheduled Departure Date, on which all additional payments for Trip arrangements are paid to the Travel Supplier, or the date that such payments are contractually due to be paid, whichever is earlier.



FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services which is duly licensed in the jurisdiction of operation.

HAZARDOUS ACTIVITIES means:

1. base jumping;
2. bobsledding;
3. boxing;
4. bull riding;
5. cliff diving;
6. free diving;
7. full contact martial arts;
8. hang gliding;
9. ice diving
10. luge sledding
11. mountaineering;
12. parachuting;
13. rock climbing;
14. running of the bulls;
15. scuba diving below 50 meters or without a dive master;
16. skeleton sledding;
17. skydiving;
18. wing suit flying;
19. any activities materially similar to the above.

HOME means your primary or secondary residence.

HOSPITAL means an institution that 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 prearranged 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).

HOST means a person with whom you are sharing pre-arranged overnight lodging at their place of residence.

INITIAL TRIP PAYMENT means the first payment made towards the cost of your Trip, regardless of whether this payment is refundable. A "good faith deposit" or a "holding payment" is not considered the Initial Trip Payment until the payment is applied to confirmed dates of travel.

INJURY means bodily harm caused by an Accident which requires the in-person 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 the person named on the Policy, for whom the required premium payment is received by us or our authorized agent and a Trip is scheduled.

INSURER means Generali US Branch. Generali US Branch operates under the following names: In California: Generali Assicurazioni Generali S.p.A. (U.S. Branch)

In Virginia: The General Insurance Company of Trieste and Venice – U.S. Branch

MENTAL OR PSYCHOLOGICAL DISORDER means a mental health condition including, but not limited to: anxiety; depression; neurosis; phobia; psychosis; or any related physical manifestation thereof.



NATURAL DISASTER means a flood due to natural causes, tsunami, hurricane, tornado, earthquake, mudslide, avalanche, landslide, volcanic eruption, sandstorm, sinkhole, wildfire or blizzard.

PAYMENT(S) means the cash, check, credit card amounts paid for your Trip.

PHYSICIAN means a person licensed as a medical doctor or chiropractor by the jurisdiction in which he or she is resident to practice medical, surgical, therapeutic or dental services. He or she must be practicing within the scope of their license for the service or treatment given. He or she may not be you, your Traveling Companion, or your Family Member.

PRE-EXISTING CONDITION means a Sickness or Injury of you or your Traveling Companion during the 60-day period immediately prior to your effective date to which any of the following applied: (1) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment, or; (2) care, testing or treatment was given or recommended; or (3) required a change in prescribed medication.

Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed, unless between a brand name and a generic medication with comparable dosage.

PROGRAM ADMINISTRATOR means Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency).

QUARANTINE means the enforced isolation to prevent the spread of illness, disease or pests.

RETURN DESTINATION means your primary residence or a different final destination as shown in the travel documents.

RIOT means a group or crowd of people violently disturbing the peace and causing danger, damage, or injury to others or to property.

SCHEDULE means the Schedule of Benefits provided with this Policy.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to your Return Destination.

SERVICE ANIMAL means a dog that is individually trained to work or perform tasks for a person with a disability. The work or task a dog has been trained to provide must be directly related to the person's disability. Examples of such work or tasks include guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, alerting and protecting a person who is having a seizure, pulling a wheelchair, or fetching dropped items. Dogs whose sole function is to provide comfort or emotional support do not qualify as Service Animals.

SICKNESS means an illness or disease of the body that requires in-person examination and treatment by a Physician.

SPOUSE means your legally wed husband or wife, or Domestic Partner as defined by this Policy.

STRIKE means a stoppage of work, work slowdown, or sickout which is announced, organized and sanctioned by a labor union or other organized association of workers, in a trade or profession, formed to protect and further their rights and interests.

TERRORIST ACT means an act of violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. This does not include Civil Disorder, Riot, or an act of war (declared or undeclared).

TRAVELING COMPANION means a person who, during the Trip, will accompany you in the same Accommodations.

TRAVEL SUPPLIER means the company or Common Carrier that provides travel arrangements for your Trip.

TRIP means a period of travel at least 100 miles away from Home to your Destination. The purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind. For round-trip travel you must have a defined Scheduled Departure Date and a Scheduled Return Date associated with the purchase of this Policy specified with the Travel Supplier through whom the insurance was purchased. For one-way travel you must have a



defined Scheduled Departure Date, an arrival date, departure city, and arrival city specified at the time of purchase. The Trip may not exceed 180 days in length.

UNFORESEEN means not known, anticipated or reasonably expected, and occurring after the effective date of the benefit under which the claim is being made.

UNINHABITABLE means (i) the building itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; or (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines.



TRIP CANCELLATION

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect at 12:01 A.M. local time at your location on the day after you purchased this Policy.

When Coverage Ends

This coverage ends on the earlier of:

1. the date and time you depart on your trip;
2. the date of cancellation of your Trip covered by this Policy; or
3. your Scheduled Departure Date and time.

Coverage

We will reimburse you, up to the amount in the Schedule, for Trip Cancellation Covered Expenses, if you are prevented from taking your Trip due to any of the Unforeseen Covered Events listed below. The Covered Event must occur before you depart on your Trip and while your coverage is in effect under this Policy.

Trip Cancellation Covered Expenses

1. forfeited, prepaid, non-refundable, and non-refunded published Payments that you paid for your unused Trip. Should you elect to reschedule your Trip instead of cancelling, in lieu of covering these expenses we will pay for Change Fees charged by your Travel Supplier.

Single Occupancy Supplement

In the event there is a change in the per person occupancy rate for your pre-paid arrangements as a result of a Traveling Companion cancelling his or her Trip due to an Unforeseen Covered Event when you do not cancel, we will reimburse you for additional costs above the original invoiced and pre-paid charge for your booking, up to the amount in the Schedule, for Accommodations during your Trip as a result of the change.

Covered Events

Medical

1. Sickness or Injury of you, your Traveling Companion, or your Family Member provided the following conditions are met:
 - a. the Sickness or Injury of you or your Traveling Companion must commence while your coverage is in effect under this Policy, requires the in-person treatment by a Physician prior to cancellation and must be so disabling in the written opinion of a Physician so as to prevent you from taking your Trip;
 - b. the Sickness or Injury of a Family Member must commence while your coverage is in effect under this Policy, requires the in-person treatment by a Physician at the time of cancellation and must be so disabling in the written opinion of a Physician so as to prevent You from taking your Trip because your Family Member requires your care;
2. Sickness or Injury of your or your Traveling Companion's Service Animal, Business Partner, childcare provider or eldercare provider provided the following conditions are met:
 - a. the Sickness or Injury of your or Your Traveling Companion's Business Partner must commence while your coverage is in effect under this Policy, requires the in person treatment by a Physician prior to cancellation and must be so disabling as to reasonably cause you to cancel your Trip because you or your Traveling Companion have to assume daily management of the business;
 - b. the Sickness or Injury of your or Your Traveling Companion's childcare provider or eldercare provider must commence while your coverage is in effect under this Policy, requires the in person treatment by a Physician prior to cancellation, and there is no substitute for the childcare provider or eldercare provider;
 - c. the Sickness or Injury of your or Your Traveling Companion's Service Animal must commence while your coverage is in effect under this Policy, requires the in person treatment by a veterinarian prior to cancellation and must be so disabling in the written opinion of a veterinarian so as to prevent you from taking your Trip;
3. Death of:
 - you, your Traveling Companion, or your Family Member; or
 - your or your Traveling Companion's Service Animal, Business Partner, childcare provider or eldercare provider provided there is no substitute for the childcare provider or eldercare provider;



4. your Host is unable to provide overnight lodging due to their death or a life-threatening Sickness or Injury;
5. you or your Traveling Companion are Quarantined;

Weather

6. your or your Traveling Companion's Home is under Mandatory Evacuation or is made Uninhabitable by a Natural Disaster. We will only pay the benefits for losses occurring within 30 days after the Mandatory Evacuation is issued or the Natural Disaster makes the Home Uninhabitable;
7. your Accommodations at the Destination made Uninhabitable due to a Natural Disaster. In order to receive benefits under this Covered Event, you must have 4 days or 50% of your total Trip length or less remaining at the time the Accommodation is deemed habitable. We will only pay benefits for losses occurring within 30 calendar days after the Natural Disaster renders your Accommodations Uninhabitable;
8. your Accommodations at the Destination made inaccessible by a Natural Disaster. For the purpose of this Covered Event, inaccessible means your Accommodations can not be reached by your original mode of transportation. In order to receive benefits under this Covered Event, you must have 4 days or 50% of your total Trip length or less remaining at the time the Accommodation is deemed accessible. We will only pay benefits for losses occurring within 30 calendar days after the event renders the Destination inaccessible;

Failure of Services

9. your Common Carrier is delayed or cancelled for 12 consecutive hours or more resulting from adverse weather;
10. your Common Carrier is delayed or cancelled resulting from mechanical breakdown of the aircraft, ship, boat or motor coach that you were scheduled to travel on;
11. your public transportation or Common Carrier is delayed or cancelled resulting from a Strike. The Strike must be announced at least 5 days after the purchase of this Policy;
12. complete or partial closure of the air traffic control tower or the airport from which you are scheduled to depart. Closure must be caused by a power outage or electronic or systems failure;

Legal / Victim of an Accident or Crime

13. you or your Traveling Companion are serving on a jury, or are required by a court order to appear as a witness in a legal action provided you, a Family Member or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer. Your jury services or court appearance must fall within the scheduled Trip dates;
14. a documented theft of your passports, or visas specifically required for your Trip. The theft must be substantiated by a police report and must occur within 14 days prior to your Scheduled Departure Date;
15. hijacking;
16. you or your Traveling Companion are the victim of a Felonious Assault within 10 days prior to the Scheduled Departure Date. The assault must be substantiated by a police report;

Work or School

17. you, or your Traveling Companion are called into active military service to provide aid or relief in the event of a Natural Disaster;
18. your previously granted military leave is revoked. The leave must be approved prior to your coverage becoming effective, and official written revocation notice from a superior will be required;
19. you (if you are a dependent child, your parent or legal guardian), or your Traveling Companion are involuntarily terminated or laid off from his or her employment. Termination or layoff must occur at least 14 days after the purchase of this Policy. The employee must have been with the same employer for at least 1 continuous year. This benefit is not available to temporary or seasonal employees, independent contractors, or self-employed persons;
20. you (if you are a dependent child, your parent or legal guardian), have an involuntary employer-initiated transfer of 100 or more miles which requires the employee's Home to be relocated. The employee must have been with the same employer for at least 1 continuous year. Notice of the transfer must occur at least 14 days after the purchase of this Policy. This benefit is not available to temporary or seasonal employees, independent contractors, or self-employed persons;

Travel Safety Risk

21. A Terrorist Act which occurs in your Trip departure city or Destination within 30 days prior to your Scheduled Departure Date, provided the city has not experienced a Terrorist Act in the past 30 days prior to the effective date of your coverage.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. Payments for arrangements that are not booked through the company from whom this Policy was purchased;
2. costs for your Trip paid using loyalty rewards points, frequent travel miles, or other non-monetary redeemable points or rewards through similar programs;



3. maintenance, exchange, membership, or association fees;
4. failure of a tour operator or other Travel Supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Financial Insolvency; or
5. Pre-Existing Conditions
this Exclusion does not apply provided you meet the following requirements:
 - a. coverage is purchased prior to or within 15 days of your Initial Trip Payment; and
 - b. you and your Traveling Companions are medically able to travel at the time you purchase this Policy.

Definitions

For purposes of this coverage, the following definitions are included:

BUSINESS PARTNER means a natural person who: (1) is involved with you or your Traveling Companion in a legal partnership; and (2) is actively involved in the daily management of the business;

CHANGE FEES means the amount charged for altering a reservation, such as a previously purchased airfare ticket. This does not include a price increase for your replacement Trip;

FELONIOUS ASSAULT means an act of violence, as defined as a felony by the jurisdiction where the act occurred, against you.

MANDATORY EVACUATION means government officials order all persons in designated evacuation areas to relocate to safer locations.

All other provisions of this Policy remain in full force and effect.



TRAVEL DELAY

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date;
2. your arrival at the Return Destination on a round-trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

We will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for Accommodations, meals, telephone calls, local transportation, vehicle parking charges, and pet kennel fees if you are delayed on your Trip for 12 consecutive hours or more. We will not pay benefits for expenses incurred after travel becomes possible. The delay must be due to one of the Unforeseen events listed below, which prevents you from reaching your intended Destination:

1. your or your Traveling Companion's lost or stolen passports, or travel;
2. you or your Traveling Companion are Quarantined;
3. Natural Disaster;
4. Sickness or Injury of you or your Traveling Companion;
5. Civil Disorder;
6. hijacking;
7. delay of a Common Carrier you are scheduled to travel on;
8. Strike;
9. adverse weather.

Exclusions

This coverage is subject to the general exclusions.

All other provisions of this Policy remain in full force and effect.



TRIP INTERRUPTION COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the Scheduled Departure Date of your Trip.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date;
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

We will reimburse you, up to the amount shown in the Schedule, for Trip Interruption Covered Expenses, if your arrival on your Trip is delayed beyond your Scheduled Departure Date, or if you are unable to continue your Trip, due to one of the Unforeseen Covered Events listed below that occur during your Trip and while your coverage is in effect under this Policy.

Trip Interruption Covered Expenses

1. forfeited, prepaid, non-refundable, and non-refunded published Payments that you paid for your unused land or water arrangements;
2. additional transportation expenses incurred to reach the Return Destination. Benefits will not exceed the cost of airfare (the same class airfare on which you were originally booked) less any refunds paid or payable;
3. additional transportation expenses incurred by you, for travel by the most direct route to:
 - a. your scheduled Destination if your departure is delayed and you leave after the Scheduled Departure Date and time;
 - b. rejoin your Trip in progress from the point where you interrupted your Trip;
 - c. the Return Destination of your Trip.

Benefits payable for additional transportation expenses will not exceed the cost of airfare (the same class airfare on which you were originally booked) less any refunds paid or payable.

Covered Events

Medical

1. Sickness or Injury of you, your Traveling Companion, or your Family Member provided the following conditions are met:
 - a. the Sickness or Injury of you or your Traveling Companion, must commence while your coverage is in effect under this Policy, requires the in-person treatment by a Physician at the time of the interruption and must be so disabling in the written opinion of a Physician so as to delay you from departing on or prevent you from continuing on your Trip;
 - b. the Sickness or Injury of a Family Member must commence while your coverage is in effect under this Policy, requires the in-person treatment by a Physician at the time of the interruption and must be so disabling in the written opinion of a Physician so as to delay you from departing on, or prevent you from continuing on your Trip because your Family Member requires your care;
2. Sickness or Injury of your or your Traveling Companion's Service Animal, Business partner, childcare provider, or eldercare provider provided the following conditions are met:
 - a. the Sickness or Injury of your or your Traveling Companion's Business Partner must commence while your coverage is in effect under this Policy, requires the in-person treatment by a Physician at the time of the interruption and must be so disabling as to reasonably cause You to interrupt your Trip because you or your Traveling Companion have to assume daily management of the business;
 - b. the Sickness or Injury of a childcare provider or eldercare provider must commence while your coverage is in effect under this Policy, requires the in-person treatment by a Physician at the time of the interruption, and there is no substitute for the childcare provider or eldercare provider;
 - c. the Sickness or Injury of a Service Animal must commence while your coverage is in effect under this Policy, requires the in-person treatment by a veterinarian at the time of the interruption and must be so disabling in the written opinion of a veterinarian so as to delay you from departing on, or prevent you from continuing on your Trip;



3. Death of:

- you, your Traveling Companion, or your Family Member; or
- your or your Traveling Companion's Service Animal, Business Partner, childcare provider, or eldercare provider provided there is no substitute for the childcare provider or eldercare provider;

4. your Host is unable to provide overnight lodging due to their death or a life-threatening Sickness or Injury;

5. you or your Traveling Companion are Quarantined;

Weather

6. your or your Traveling Companion's Home is under Mandatory Evacuation or is made Uninhabitable by a Natural Disaster. We will only pay the benefits for losses occurring within 30 days after the Mandatory Evacuation is issued or the Natural Disaster makes the Home Uninhabitable;
7. your Accommodations at the Destination made Uninhabitable by a Natural Disaster. In order to receive benefits for the unused arrangements after the Accommodation is restored for use, you must have 4 days or 50% of your total Trip length or less remaining at the time the Accommodation is deemed habitable. We will only pay benefits for losses occurring within 30 calendar days after the Natural Disaster renders your Accommodations Uninhabitable;
8. your Accommodations at the Destination made inaccessible by a Natural Disaster. For the purpose of this covered event, inaccessible means your Accommodations can not be reached by your original mode of transportation. In order to receive benefits for the unused arrangements after the Accommodation is accessible, you must have 4 days or 50% of your total Trip length or less remaining at the time the Accommodation is deemed accessible. We will only pay benefits for losses occurring within 30 calendar days after the event renders the Destination inaccessible;

Failure of Services

9. your Common Carrier is delayed or cancelled resulting from adverse weather;
10. your Common Carrier is delayed or cancelled resulting from mechanical breakdown of the aircraft, ship, boat or motor coach that you were scheduled to travel on;
11. your public transportation or Common Carrier is delayed or cancelled resulting from a Strike. The Strike must be announced at least 5 days after the purchase of this Policy;
12. complete or partial closure of the air traffic control tower or the airport from which you are scheduled to depart. Closure must be caused by a power outage or electronic or systems failure;

Legal / Victim of an Accident or Crime

13. you or a Traveling Companion are serving on a jury, or are required by a court order to appear as a witness in a legal action provided you or, a Family Member or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer. Your service on the jury or appearance in court must fall within the scheduled Trip dates;
14. a documented theft of your passports or visas specifically required for your Trip. The theft must be substantiated by a police report;
15. hijacking;
16. you or your Traveling Companion are the victim of a Felonious Assault. The assault must be substantiated by a police report;
17. you or your Traveling Companion are directly involved in a documented traffic accident while en route to departure on your Trip or the Destination. The traffic accident must be substantiated by a police report;

Work or School

18. you, or your Traveling Companion are called into active military service to provide aid or relief in the event of a Natural Disaster;
19. your previously granted military leave is revoked. The leave must be approved prior to your coverage becoming effective, and official written revocation notice from a superior will be required;

Travel Safety Risk

20. a Terrorist Act which occurs on your Trip, in your Trip departure city or Destination, provided the city has not experienced a Terrorist Act in the past 30 days prior to the effective date of your coverage.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. Payments for arrangements that are not booked through the company from whom this Policy was purchased;
2. costs for your Trip paid using loyalty rewards points, frequent travel miles, or other non-monetary redeemable points or rewards through similar programs;
3. maintenance, exchange, membership, or association fees;
4. failure of a tour operator or other Travel Supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Financial Insolvency; or



5. Pre-Existing Conditions

this Exclusion does not apply provided you meet the following requirements:

- a. coverage is purchased prior to or within 15 days of your Initial Trip Payment;
- b. you and your Traveling Companions are medically able to travel at the time you purchase this Policy.

Definitions

For purposes of this coverage, the following definitions are included:

BUSINESS PARTNER means a natural person who: (1) is involved with you or your Traveling Companion in a legal partnership; and (2) is actively involved in the daily management of the business;

FELONIOUS ASSAULT means an act of violence, as defined as a felony by the jurisdiction where the act occurred, against you;

MANDATORY EVACUATION means government officials order all persons in designated evacuation areas to relocate to safer locations.

All other provisions of this Policy remain in full force and effect.



SECURITY EVACUATION

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date; or
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

We will reimburse you, up to the amount shown in the Schedule, for Covered Expenses if you require a Security Evacuation during your trip due to one or more of these Unforeseen events:

1. The government of the Host Country or the U. S. State Department directs you to evacuate the Host Country due to a civil, military or political unrest. General Exclusion 14, declared or undeclared war, or any act of war, does not apply to this Unforeseen event.
2. The government of the Host Country or the U. S. State Department directs you to evacuate the destination due to a Natural Disaster.
3. You are expelled from the Host Country, or are declared a persona non-grata by the government of the Host Country.

Covered Expenses

We will pay the Assistance Company the expenses for:

1. your Security Evacuation to a Safe Haven within 10 days of the Unforeseen event. In all cases, economy fare will be utilized. If possible, your Common Carrier tickets will be used;
2. food, lodging, and physical security (if necessary) during the Security Evacuation and while at the Safe Haven; and
3. one-way economy transportation and related costs to transport you from the Safe Haven to one of the following locations chosen by you and approved by us and our Assistance Company:
 - a. the Host Country when return is safe and permissible;
 - b. your Home Country;
 - c. your Return Destination; or
 - d. to the nearest Safe Haven necessary to ensure your safety and well-being as determined by us and our Assistance Company.

We will not pay for more than one Security Evacuation per Trip.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. any evacuation from your Home Country;
2. any evacuation when the Unforeseen event precedes your arrival in the Host Country;
3. any evacuation more than 10 days after the occurrence of the unforeseen event and you have failed to notify us or our assistance company of your need to be evacuated;
4. fraudulent or criminal act committed or attempted by you;
5. alleged violation of the laws of the country you are visiting, unless we determine such allegations to be false;
6. your failure to retain required travel documents or visas;
7. debt, insolvency, business or commercial failure;
8. the repossession of any property;



9. your non-compliance with a contract, license or permit;
10. liability assumed by you under any contract; or
11. your arrival into a Host Country after the U.S. State Department has announced a travel advisory at level 4, do not travel, for your Destination.

Definitions

For purposes of this coverage, the following definitions are included:

ASSISTANCE COMPANY means the provider we are contracted with to deliver Security Evacuation services.

HOME COUNTRY means the country or territory of your home.

HOST COUNTRY means a country or territory that you are visiting while covered under this Policy and which is not your Home Country.

SAFE HAVEN means the nearest location determined by us or our Assistance Company where: (a) you can be presumed safe from the Unforeseen event that caused your Security Evacuation, and (b) temporary lodging is available to you, if needed, and (c) you have access to transportation to your Return Destination.

SECURITY EVACUATION means your rescue and transportation within or from the Host Country to a Safe Haven.

All other provisions of this Policy remain in full force and effect.

Travel Assistance Services

Assistance services are provided by the Assistance Company and are not insurance benefits. The Assistance Company will coordinate your Security Evacuation to a Safe Haven and make other necessary security and travel arrangements.



BAGGAGE

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date; or
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

We will reimburse you, up to the amount shown in the Schedule, and subject to the special limitations below, for the following that occur during your trip:

1. loss, theft, damage or destruction of your Baggage, provided you have taken reasonable steps to protect your Baggage against loss, theft, damage and destruction;
2. administrative fees to reissue lost, stolen, or damaged tickets, visas or passports;
3. costs to replace prescription medicine if your medicine is lost, stolen or damaged. The prescribing Physician must authorize the replacement and it must be legally permissible to replace the prescription in the jurisdiction in which the loss occurred;
4. fees to reissue and expedite replacements for lost or stolen credit card(s).

Special Limitations

We will reimburse you up to:

1. \$300 per item;
2. \$300 per each subsequent item; and
3. \$1,500 aggregate on all losses to:
 - a. jewelry, watches, and furs.

Valuation and Reimbursement of Loss

Reimbursement of loss for Baggage will be calculated based upon an Actual Cash Value basis. For items without receipts, reimbursement of loss will be calculated based upon 75% of the Actual Cash Value of items of like kind and quality at the time of loss. At our option, we may elect to reimburse you for either the repair or replacement of your Baggage.

We may take all or part of the damaged Baggage as a condition for reimbursement of loss. In the event of a loss to a pair or set of items, we will:

1. repair or replace any part to restore the pair or set to its value before the loss; or
2. pay the difference between the value of the property before and after the loss.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage.

We will not pay for damage to or loss of:

1. animals; or
2. bicycles (except when checked with a Common Carrier);
3. Business Equipment, Sporting Equipment, household furniture, musical instruments, brittle or fragile articles; or
4. boats, motors, motorcycles, motor vehicles, aircraft, drones, and other conveyances or equipment, or parts for such conveyances; or
5. artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; or



6. documents or tickets (except for administrative fees required to reissue tickets, as noted above); or
7. money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards, except as noted above; or
8. property shipped as freight or shipped prior to the Scheduled Departure Date; or
9. telephones, tablets, laptops, computer hardware or software; or
10. consumables, perfumes, cosmetics, perishables, and medicines, except as noted above; or
11. items seized by any government, government official or customs official; or
12. illegal drugs and contraband.

We will not pay for loss arising from:

1. damage caused by any process of repair; or
2. defective materials or craftsmanship; or
3. normal wear and tear, gradual deterioration, inherent vice, latent or patent defect; or
4. rodents, animals, insects or vermin; or
5. mysterious disappearance; or
6. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Your Duties in the Event of a Loss

1. take reasonable steps to protect your Baggage from further damage, and make necessary, reasonable and temporary repairs. We will reimburse you for those expenses but will not pay for further damage if you fail to protect your Baggage; and
2. immediately report the incident to the hotel manager, tour guide or representative, transportation official, local police or other local authorities, and obtain their written report of your loss; and
3. in case of theft, a police report is required. Original receipts and a list of stolen or lost items must be provided along with proof of loss providing the amount of loss, date, time, and cause of loss.

Definitions

For purposes of this coverage, the following definitions are included:

BUSINESS EQUIPMENT means physical property owned by you or your employer used in trade, business, or for the production of income, taken by you for use on your Trip, excluding software or data.

SPORTING EQUIPMENT means equipment and devices needed to participate in a particular sport, taken by you for use on your Trip.

All other provisions of this Policy remain in full force and effect.



BAGGAGE DELAY

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date; or
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

If your Baggage is delayed by a Common Carrier for 24 hours or more during your Trip, we will reimburse you, up to the amount shown in the Schedule, for the:

1. cost of necessary clothing and toiletry items purchased by you;
2. the cost to launder your clothing while your Baggage is delayed during a Trip; and
3. expenses incurred during your Trip to locate and/or track your delayed Baggage, and to have your delayed Baggage delivered to you.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for:

1. the cost of jewelry, perfume, alcohol or tobacco; or
2. expenses incurred after your Baggage is returned to you, or after your arrival at your Return Destination.

All other provisions of this Policy remain in full force and effect.



TENNESSEE AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

1. The **10-DAY RIGHT TO EXAMINE YOUR POLICY** is replaced by the following:

10-DAY RIGHT TO EXAMINE YOUR POLICY

If you are not satisfied for any reason, you may cancel coverage under the Policy within 10 days after receipt. If you have not filed a claim and you cancel your Policy before your Scheduled Departure Date, your premium will be refunded. After this 10-day period, the premium is nonrefundable.

2. **GENERAL EXCLUSIONS**, exclusion 17 is replaced by the following:

17. commission of or attempt to commit a felony by you or your Traveling Companion;

3. **CLAIMS PROVISIONS**, the following is added to **NOTICE OF CLAIM**:

We will provide you with a claim form within 15 days after receiving your Notice of Claim. If a claim form is not furnished to you within 15 days, you will be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time specified for proof of loss, written proof covering the occurrence.

4. **CLAIMS PROVISIONS**, the **PROOF OF LOSS** provision is replaced by the following:

PROOF OF LOSS

Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within 12 months after the date proof of loss is otherwise required unless you are medically or legally incapacitated. No agent or any person or entity, other than us, has authority to accept proof of loss.

5. **DEFINITIONS**, the definition of **ACCIDENT** is replaced by the following:

ACCIDENT means a sudden, unexpected, and unintended event.

6. **DEFINITIONS**, the definition of **COMPLICATIONS OF PREGNANCY** is replaced by the following:

COMPLICATIONS OF PREGNANCY means (1) conditions, requiring hospital confinement (when the pregnancy is not terminated), whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity; and (2) non-elective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible. Complications of Pregnancy does not include false labor, occasional spotting, physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

7. **DEFINITIONS**, the definition of **DOMESTIC PARTNER** is deleted.

All other provisions of this Policy remain in full force and effect.



Generali – U.S. Branch
7 World Trade Center
250 Greenwich Street, 33rd Floor
New York, NY 10007

TRAVEL INSURANCE POLICY

GR425V Viking

GR425V

FOR COVERAGE INQUIRIES OR CUSTOMER SERVICE, CALL

(866) 303-1165

FOR EMERGENCY ASSISTANCE 24 HOURS A DAY DURING YOUR TRIP, CALL:
IN THE U.S.

(866) 303-1918

COLLECT WORLDWIDE

(816) 905-3998

This Policy is issued to you in consideration of any premium due. The insurance benefits vary from program to program; please refer to your Schedule of Benefits for specific information about the program you purchased. Please contact us immediately if you believe the Schedule of Benefits is incorrect. We agree to pay benefits in accordance with all the provisions of this Policy.

10-DAY RIGHT TO EXAMINE YOUR POLICY

If you are not satisfied for any reason, you may cancel coverage under the Policy within 10 days after receipt. If you have not filed a claim and you cancel your Policy before your Scheduled Departure Date, your premium will be refunded. After this 10-day period, the premium is nonrefundable.



ELIGIBILITY

Who is Eligible

Coverage will be provided for all travelers if the required premium has been received by us or our authorized agent, and provided the traveler is a resident of the United States of America.

Extension of Coverage

If your entire Trip is covered by the Policy and your return is delayed by unavoidable circumstances, all coverages in effect at the time of the delay will be extended. Extended coverage will end on the earlier of the date you reach your Return Destination or 7 days after the Scheduled Return Date. If you cannot return home before this extension ends, we may, at our sole discretion, extend coverage for an additional 30 days, or until you are able to travel to your Return Destination, whichever is earlier.

GENERAL EXCLUSIONS

This Policy does not pay for any loss caused by or resulting from:

1. you or your Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury;
2. Mental or Psychological Disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. intoxication above the legal limit at your location at the time of loss;
5. pregnancy or childbirth, elective abortion or fertility treatment (not including Unforeseen Complications of Pregnancy);
6. any Trip taken against the advice of a Physician;
7. participation as a professional in athletics;
8. participation in organized amateur and interscholastic athletic or sports competition or events;
9. riding or driving in any motor competition;
10. participation in Adventure Activities, or Extreme Activities, or Hazardous Activities, except as a spectator;
11. operating or learning to operate any aircraft, as pilot or crew;
12. Elective or Experimental Treatment or Procedures;
13. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
14. declared or undeclared war, or any act of war;
15. participation in a Riot, Civil Disorder, or insurrection;
16. the release, escape, or dispersal of: nuclear or radioactive contamination, pathogenic, poisonous biological or chemical materials;
17. any unlawful acts, committed by you or your Traveling Companion;
18. any amount paid or payable under any worker's compensation, no fault or personal injury protection coverage, disability benefit or similar law;
19. detention by Customs and Border Protection or any governmental authority, regulation or prohibition;
20. an illness, disease, or other condition, event or circumstance which occurs at a time when coverage is not in effect;
21. any issue or event that could have been reasonably foreseen or expected when you purchased the coverage;
22. a Natural Disaster that occurs on or before the purchase date of this Policy;
23. a tropical storm that is named on or before the purchase date of this Policy;
24. any amount paid for this Policy or any other insurance.

This Policy does not apply to the extent any applicable law or regulation, including any US, UN or EU economic or trade sanctions, prohibit us from providing insurance, and related services, including, but not limited to, the payment of any claims. Any expenses incurred or claims made involving travel or travel related services that are in violation of such sanctions, laws or regulations will not be covered under this Policy. Any coverage provided under this Policy in violation of any US, UN or EU economic or trade sanctions, or other laws or regulations, shall be null and void.

This Policy expressly excludes any insurance coverage, related services, or loss: (i) occurring in Iran, Syria, North Korea, Crimea, or Cuba or their territorial waters; (ii) incurred by persons or entities located or resident in Iran, Syria, North Korea, Crimea, or Cuba; or (iii) resulting from, or involving activities that directly or indirectly involve or benefit the government, entities or residents of Iran, Syria, North Korea, Crimea, or Cuba except where (a) expressly permitted by applicable law or regulation and (b) we have confirmed coverage for the risk in writing.

CLAIMS PROVISIONS

NOTICE OF CLAIM

We must be given written notice of claim within 90 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 sufficient information to identify him or her.

**PROOF OF LOSS**

Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within 12 months after the date the loss occurs unless you are medically or legally incapacitated. No agent or any person or entity, other than us, has authority to accept proof of loss.

YOUR DUTY TO COOPERATE

You must provide us with receipts, proof of payment, medical authorizations, or other records and documents we may reasonably require concerning your claim. Failure or refusal to cooperate may delay, impede, or result in the denial of your claim.

PHYSICAL EXAMINATION AND AUTOPSY

At our expense, we have the right to have you examined as often as necessary while a claim is pending. At our expense, we may require an autopsy unless the law or your religion forbids it.

PAYMENT OF CLAIMS

Any benefits payable due to your loss of life will be paid to the following:

- a. the beneficiary named for the Policy that is on file with us;
- b. to your Spouse, if living. If no living Spouse, then
- c. to your estate in the United States.

Any accrued benefits unpaid at your death will also be paid according to the above. All other benefits are paid directly to you, unless you direct us otherwise.

WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:
Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency).
P. O. Box 527
Hazelwood, MO 63042
(866) 303-1165 (Toll-Free)

APPRAISAL

If there is a disagreement about the amount of the loss, either you or we can make a written demand for an appraisal. After the demand, you and we will each select a competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by a majority of these three parties will be binding. The appraiser selected by you is paid by you. We will pay the appraiser we choose. You will share equally with us the cost for the arbitrator and the appraisal process.

NO BENEFIT TO BAILEE

This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

GENERAL PROVISIONS

The following provisions apply to all coverages:

LEGAL ACTIONS

No legal action may be brought to recover on the Policy within 60 days after written proof of loss has been given. No such action will be brought after 3 years from the time written proof of loss is required to be given. If a time limit of the Policy is less than allowed by the laws of the state where you live, the limit is extended to meet the minimum time allowed by such law.

CONTROLLING LAW

Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the minimum requirements of that law.

CONCEALMENT OR FRAUD

We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to this Policy.



MISSTATEMENT OF INFORMATION

If you have provided inaccurate details about you or your Trip when purchasing this Policy, and those inaccurate details affect the plan cost owed by you, any benefits paid will be reduced by the amount you underpaid for your premium.

CANCELLATION BY US

This Policy is a single pay, single term, non-renewable insurance Policy. We have no unilateral right to cancel this coverage after the effective date.

DUPLICATION OF COVERAGE

You may be covered under only one travel Policy with us for each Trip. If you are covered under more than one such Policy, the Policy with the higher coverage limit will remain in effect. The maximum benefit limit as stated in the Schedule of Benefits of such Policy will be the maximum benefit payable in the event a claim occurs. In the event claim payment has been made under the duplicate Policy, premiums paid less claims paid will be refunded for the duplicate coverage that does not remain in effect.

TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this Policy are not transferable without our express written consent.

ENTIRE CONTRACT: CHANGES

This Policy and any attachments are the entire contract of insurance. Only our President, Vice President or Secretary may change or waive the provisions of the Policy. No agent or other person may change the Policy or waive any of its terms. The change will be endorsed on the Policy.

ACTS OF AGENTS

No agent or any person or entity has authority to alter, modify, or waive any of the provisions of this Policy.

RECOVERY

To the extent we pay for a loss suffered by you, you agree that we will be assigned the rights and remedies you had relating to the loss. You must help us preserve our rights against those responsible for the loss. This may involve signing any papers and taking any other steps we may reasonably require.

INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this Policy's coverages apply to the same loss or damage, we will only pay once, and under the coverage with the higher benefit.

DEFINITIONS

The Insured is referred to as "you", "your" or "yours". The company providing this coverage is referred to as "we", "us" or "our". In addition, certain words and phrases are defined as follows:

ACCIDENT means a sudden, unexpected, unintended and external event.

ADVENTURE ACTIVITIES means:

1. bungee jumping;
2. caving;
3. hot air ballooning;
4. multi-sport endurance competitions;
5. parakiting or parasailing;
6. any activities materially similar to the above.

CIVIL DISORDER means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority.

COMMON CARRIER means any land, water or air conveyance, with scheduled and published departure and arrival times, operated under a license for the transportation of passengers for hire, not including taxis or rented, leased or privately owned motor vehicles.

COMPLICATIONS OF PREGNANCY means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include, but are not limited to, hyperemesis gravidarum, preeclampsia, eclampsia, gestational diabetes, gestational hypertension, acute nephritis, nephrosis, cardiac decompensation, missed abortion, and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective cesarean section, ectopic pregnancy, and spontaneous miscarriage.



Complications of pregnancy do not include Physician-prescribed rest during the period of pregnancy (except due to the conditions noted above), false labor, occasional spotting, morning sickness, elective abortion, and similar conditions associated with the management of a pregnancy, not constituting a categorically distinct complication of pregnancy.

DESTINATION means any place you expect to travel to on your Trip, as shown on an itinerary or other travel document.

DOMESTIC PARTNER means a person who is at least 18 years of age and you have an affidavit of domestic partnership. If domestic partnerships are not recognized by the jurisdiction where you reside, you must provide:

1. evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; and
2. evidence of cohabitation for at least the previous 6 months.

ELECTIVE OR EXPERIMENTAL TREATMENT OR PROCEDURE means any medical treatment or surgical procedure that is not Medically Necessary or is not considered by the medical community as a whole to be safe and effective for the condition for which the medical treatment or surgical procedure are being used. This includes any treatments, procedures, facilities, equipment, drugs, drug usage, devices, or supplies not recognized as accepted medical practice, and any of those items requiring federal or other governmental agency approval not received at the time services are rendered.

EXTREME ACTIVITIES means:

1. cross country skiing outside marked trails;
2. fly-by-wire;
3. heli-skiing or heli-snowboarding;
4. parkour
5. scuba diving below 40 meters or without a dive master;
6. telemark skiing, skiing, or snowboarding outside marked trails;
7. any activities materially similar to the above.

FAMILY MEMBER means:

•Insured's or Traveling Companion's Spouse

•Insured's, Traveling Companion's, or Spouse's:

- child;
- parent;
- sibling;
- grandparent, great-grandparent or grandchild or great-grandchild;
- son-in-law or daughter-in-law;
- brother-in-law or sister-in-law;
- parent-in-law;
- step-parent, step-child or step-sibling;
- aunt or uncle;
- niece or nephew;
- legal guardian;
- foster child or legal ward.
- step-grandparent or step-grandchild;
- step-aunt or step-uncle;

FINAL TRIP PAYMENT means the date, prior to the Scheduled Departure Date, on which all additional payments for Trip arrangements are paid to the Travel Supplier, or the date that such payments are contractually due to be paid, whichever is earlier.

HAZARDOUS ACTIVITIES means:

1. base jumping;
2. bobsledding;
3. boxing;
4. bull riding;
5. cliff diving;
6. free diving;



7. full contact martial arts;
8. hang gliding;
9. ice diving
10. luge sledding
11. mountaineering;
12. parachuting;
13. rock climbing;
14. running of the bulls;
15. scuba diving below 50 meters or without a dive master;
16. skeleton sledding;
17. skydiving;
18. wing suit flying;
19. any activities materially similar to the above.

HOME means your primary or secondary residence.

HOSPITAL means an institution that 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 prearranged 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).

INITIAL TRIP PAYMENT means the first payment made towards the cost of your Trip, regardless of whether this payment is refundable. A "good faith deposit" or a "holding payment" is not considered the Initial Trip Payment until the payment is applied to confirmed dates of travel.

INJURY means bodily harm caused by an Accident which requires the in-person 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 the person named on the Policy, for whom the required premium payment is received by us or our authorized agent and a Trip is scheduled.

INSURER means Generali US Branch. Generali US Branch operates under the following names:

In California: Generali Assicurazioni Generali S.p.A. (U.S. Branch)

In Virginia: The General Insurance Company of Trieste and Venice – U.S. Branch

MENTAL OR PSYCHOLOGICAL DISORDER means a mental health condition including, but not limited to: anxiety; depression; neurosis; phobia; psychosis; or any related physical manifestation thereof.

NATURAL DISASTER means a flood due to natural causes, tsunami, hurricane, tornado, earthquake, mudslide, avalanche, landslide, volcanic eruption, sandstorm, sinkhole, wildfire or blizzard.

PAYMENT(S) means the cash, check, credit card amounts paid for your Trip.

PHYSICIAN means a person licensed as a medical doctor or chiropractor by the jurisdiction in which he or she is resident to practice medical, surgical, therapeutic or dental services. He or she must be practicing within the scope of their license for the service or treatment given. He or she may not be you, your Traveling Companion, or your Family Member.

PRE-EXISTING CONDITION means a Sickness or Injury of you or your Traveling Companion during the 60-day period immediately prior to your effective date to which any of the following applied: (1) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment, or; (2) care, testing or treatment was given or recommended; or (3) required a change in prescribed medication.



Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed, unless between a brand name and a generic medication with comparable dosage.

PROGRAM ADMINISTRATOR means Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency).

RETURN DESTINATION means your primary residence or a different final destination as shown in the travel documents.

RIOT means a group or crowd of people violently disturbing the peace and causing danger, damage, or injury to others or to property.

SCHEDULE means the Schedule of Benefits provided with this Policy.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to your Return Destination.

SICKNESS means an illness or disease of the body that requires in-person examination and treatment by a Physician.

SPOUSE means your legally wed husband or wife, or Domestic Partner as defined by this Policy.

TRAVELING COMPANION means a person who, during the Trip, will accompany you in the same Accommodations.

TRIP means a period of travel at least 100 miles away from Home to your Destination. The purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind. For round-trip travel you must have a defined Scheduled Departure Date and a Scheduled Return Date associated with the purchase of this Policy specified with the Travel Supplier through whom the insurance was purchased. For one-way travel you must have a defined Scheduled Departure Date, an arrival date, departure city, and arrival city specified at the time of purchase. The Trip may not exceed 180 days in length.

UNFORESEEN means not known, anticipated or reasonably expected, and occurring after the effective date of the benefit under which the claim is being made.



EMERGENCY ASSISTANCE AND TRANSPORTATION

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date; or
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of the Trip covered by this Policy.

Coverage

We will pay, up to the amount shown in the Schedule, for Emergency Assistance and Transportation Covered Expenses subject to the following:

1. Covered Expenses will only be payable at the usual and customary level of payment;
2. Benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip;
3. All expenses and arrangements must be authorized in advance by our Assistance Company. In the event we or our Assistance Company could not be contacted to arrange for services, benefits are limited to the amount we would have paid had we or our Assistance Company been contacted.
4. Expenses paid may be recovered from any Other Valid and Collectible Health Insurance you may have.

Covered Expenses

We will pay the following Covered Expenses for:

Emergency Assistance and Transportation

1. a medical evacuation when you are seriously ill or injured and suitable care is not available locally. This includes Transport and Medically Necessary care en route to the nearest suitable Hospital;
2. a medical repatriation, including Transport and medical care en route, to a Hospital or to your Home. In lieu of returning to your Home, you may choose to be returned to a different city if proper care for your condition is not available near your home;
3. a Medical Escort or Attendant, and their transportation and Accommodations, if an attending Physician deems that their services are Medically Necessary; and
4. Transport from a medical facility to your Home in the United States. This is limited to one-way economy-class air fare (or first class, if your original tickets were first class), less any refunds paid or payable from your unused transportation tickets.

Bedside Companion

1. round-trip transportation in economy class for one family member or friend to stay with you If you are traveling alone and will be hospitalized for more than 7 days. Covered expenses also include reasonable Accommodations, meals, telephone calls and local transportation.

Return of Dependents

1. transportation to your Home in the United States of a) your Traveling Companions who are 17 years of age or younger or, b) dependents requiring your full-time supervision and care. Transportation will be on a Common Carrier and in the same class of service that was originally booked. Refunds for unused tickets will be deducted from the total amount payable.

Repatriation of Remains

1. repatriation of your remains to your Home or a funeral home in the United States; or
2. up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the United States;
3. embalming or cremation;
4. temporary storage costs for up to 15 days, or until local authorities will permit further transportation of the body, whichever is later;
5. the most economical coffins or receptacles adequate for transportation of human remains; and



6. the cost of documentation to transport the body, such as a death certificate, autopsy or police report. This is limited to five (5) copies per document.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. service in the armed forces of any country;
2. transportation taken against the advice of our Assistance Company;
3. travel for the purpose of securing medical treatment.

Definitions

For purposes of this coverage, the following definitions are included:

ASSISTANCE COMPANY means the provider that coordinates and delivers emergency travel assistance, medical evacuation, repatriation of remains, and other services.

ATTENDANT means a Traveling Companion, Family Member, close friend, or a person chosen by us if there is no one else available who, on the advice of a Physician, accompanies you while being transported.

MEDICAL ESCORT means a medical professional approved by us or our Assistance Company.

MEDICALLY APPROPRIATE TRANSPORTATION means an adequate and acceptable course of Transportation that is approved by our Assistance Company.

MEDICALLY NECESSARY means that a treatment, service, or supply:

1. is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed;
2. meets generally accepted standards of medical practice;
3. is ordered by a Physician and performed under his or her care, supervision, or order; and
4. is not for the convenience of you, the Physician, other providers, or any other person.

OTHER VALID AND COLLECTIBLE HEALTH INSURANCE means any policy or contract which provides for payment of medical expenses for Physician, nurse, dental or Hospital care, treatment, or surgery. The policy or contract providing such benefits includes, but is not limited to, group or blanket insurance; service plans; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee. It also includes any plan provided by a federal, state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a covered expense.

Travel Assistance Services

Assistance services are provided by the Assistance Company and are not insurance benefits: The Assistance Company will coordinate your medical care at your location, arrange your medical evacuation to another Hospital or to your Home, and make other necessary medical and travel arrangements.



MEDICAL AND DENTAL COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends

This coverage automatically ends on the earlier of:

1. the Scheduled Return Date; or
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

We will reimburse you, up to the amount on the Schedule, for the following covered expenses incurred by you, subject to the following:

1. Covered expenses will only be payable at the usual and customary level of payment;
2. Benefits will be payable only for covered expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip and the initial documented treatment is given by a Physician or Dentist during this Trip; and
3. Benefits payable as a result of incurred covered expenses will only be paid after benefits have been paid under any Other Valid and Collectible Health Insurance in effect for you. This coverage is in excess of any other health insurance you have available to you at the time of the loss. You must submit your claim to that provider first. Any benefits you receive from your primary or supplementary insurance providers will be deducted from your claim with us.

Medical Covered Expenses

We will pay this benefit for these medically necessary expenses:

1. services of a Physician or registered nurse (R.N.) and related tests or treatment ordered by a Physician;
2. Hospital charges;
3. prescription medication to treat the Injury or Sickness;
4. local ambulance services.

The expenses must be incurred while on your trip.

Dental Covered Expenses

If you suffer an Injury or a Sickness that requires emergency dental treatment, we will pay this benefit, up to the limit shown in the Schedule, for these expenses:

1. services and supplies for the relief of dental pain; and
2. the repair or replacement of teeth or dental implants.

Services must be medically necessary and provided by a Dentist. Coverage does not apply if treatment or expenses are incurred after you reach your Return Destination.

Your duties in the event of a Loss:

In the event of a loss, you must:

1. provide us with all bills and reports for the medical or dental expenses claimed;
2. provide us with any information related to the claim. This includes, but is not limited to, an explanation of benefits from any other Valid and Collectible Health insurance or dental insurance; and
3. sign a patient authorization form to release any information required by us, to adjust your claim.



Exclusions

In addition to the General Exclusions, the following exclusions apply to this Coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. service in the armed forces of any country;
2. routine physical examinations or routine dental care;
3. any treatment or medication which, prior to or at the time of departure, is required to be continued during this Trip;
4. repair or replacement of hearing aids, any type of eye glasses, contact lenses, sunglasses, orthodontic equipment, artificial teeth and prosthetics;
5. any service provided by you, a Family Member, or Traveling Companion;
6. alcohol or substance abuse or treatment for the same;
7. care or treatment which is not medically necessary, except for related reconstructive surgery resulting from trauma, infection or disease;
8. Pre-Existing Conditions

This Exclusion does not apply provided you meet the following requirements:

- a. coverage is purchased prior to or within 15 days of your Initial Trip Payment; and
- b. you and your Traveling Companions are medically able to travel at the time you purchase this Policy.

Definitions

For purposes of this coverage, the following Definitions are included:

ASSISTANCE COMPANY means the provider that coordinates and delivers emergency travel assistance, medical evacuation, repatriation of remains, and other services.

DENTIST means a person licensed as a dental medical doctor by the jurisdiction in which he or she is resident to practice dental services. He or she must be practicing within the scope of their license for the service or treatment given. He or she may not be you, a Traveling Companion, or your Family Member.

OTHER VALID AND COLLECTIBLE HEALTH INSURANCE means any policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care, treatment, or surgery. The policy or contract providing such benefits includes, but is not limited to, group or blanket insurance; service plans; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee. It also includes any plan provided by a federal, state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a covered expense.

All other provisions of this Policy remain in full force and effect.

Travel Assistance Services

These assistance services are provided by the Assistance Company and are not insurance benefits:

Medical Referral

The Assistance Company will provide you with the name and location of locally qualified doctors who speak your language. If additional medical services are required, the Assistance Company will consult with the attending physician and provide such assistance, as they believe to be in your best interest.

Telemedicine

The Assistance Company offers 24/7 access to their proprietary nationwide cross-coverage network of physicians licensed in the United States for telephone and secure e-mail medical consultations. Physicians provide specific answers to medical questions and advice regarding non-emergency, routine medical conditions. Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate and legally permitted. The Assistance Company's services may not be available in all states, and international services may be limited.



ACCIDENTAL DEATH AND DISMEMBERMENT – AIR FLIGHT ACCIDENT

COVERAGE PART ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

All requirements of this Policy must be met to qualify for this coverage.

Coverage Effective Dates

When Coverage Begins

This coverage will take effect on the later of:

1. the time you depart on your Trip; or
2. the departure date listed on this Policy.

When Coverage Ends This coverage automatically ends on the earlier of:

1. the Scheduled Return Date;
2. your arrival at the Return Destination on a round trip, or the final Destination on a one-way trip; or
3. the date of cancellation of your Trip covered by this Policy.

Coverage

We will pay this benefit, up to the amount on the Schedule, if you are injured in an Air Flight Accident, which occurs while you are on a Trip, and covered under this Policy. You must suffer one of the losses listed below within 365 days of the Air Flight Accident.

Loss	Percentage of Maximum Benefit
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot, and Sight of One Eye	100%
Either Hand or Foot	50%
Sight of One Eye	50%

If you suffer more than one loss as a result of the same Air Flight Accident, we will pay only for the loss with the larger benefit. We will not pay more than the amount shown on the schedule for all losses due to the same Air Flight Accident.

Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight.

Exposure and Disappearance

If, due to an Air Flight Accident covered by this Policy, you are unavoidably exposed to the elements and suffer a loss for which benefits would otherwise be payable, such loss shall be covered hereunder. If you are involved in an Air Flight Accident which results in the sinking or wrecking of a conveyance in which you were riding and your body is not located within one year of such Air Flight Accident, it will be presumed that you suffered loss of life resulting from Injury caused by the Air Flight Accident.

Exclusions

In addition to the General Exclusions, the following exclusions apply to this coverage. No benefits will be paid for any loss for, caused by, or resulting from:

1. Sickness; or
2. stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm; or
3. service in the armed forces of any country.

**Definitions**

For purposes of this coverage, the following definition is included:

AIR FLIGHT ACCIDENT means an Accident that occurs while riding as a passenger in, or boarding, or alighting from, or being struck or run down by a certified passenger aircraft provided by a Common Carrier and operated by a properly certified pilot.

All other provisions of this Policy remain in full force and effect.



TENNESSEE AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:
Travel Insurance Policy

1. The **10-DAY RIGHT TO EXAMINE YOUR POLICY** is replaced by the following:

10-DAY RIGHT TO EXAMINE YOUR POLICY

If you are not satisfied for any reason, you may cancel coverage under the Policy within 10 days after receipt. If you have not filed a claim and you cancel your Policy before your Scheduled Departure Date, your premium will be refunded. After this 10-day period, the premium is nonrefundable.

2. **GENERAL EXCLUSIONS**, exclusion 17 is replaced by the following:

17. commission of or attempt to commit a felony by you or your Traveling Companion;

3. **CLAIMS PROVISIONS**, the following is added to **NOTICE OF CLAIM**:

We will provide you with a claim form within 15 days after receiving your Notice of Claim. If a claim form is not furnished to you within 15 days, you will be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time specified for proof of loss, written proof covering the occurrence.

4. **CLAIMS PROVISIONS**, the **PROOF OF LOSS** provision is replaced by the following:

PROOF OF LOSS

Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within 12 months after the date proof of loss is otherwise required unless you are medically or legally incapacitated. No agent or any person or entity, other than us, has authority to accept proof of loss.

5. **DEFINITIONS**, the definition of **ACCIDENT** is replaced by the following:

ACCIDENT means a sudden, unexpected, and unintended event.

6. **DEFINITIONS**, the definition of **COMPLICATIONS OF PREGNANCY** is replaced by the following:

COMPLICATIONS OF PREGNANCY means (1) conditions, requiring hospital confinement (when the pregnancy is not terminated), whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity; and (2) non-elective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible. Complications of Pregnancy does not include false labor, occasional spotting, physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

7. **DEFINITIONS**, the definition of **DOMESTIC PARTNER** is deleted.

All other provisions of this Policy remain in full force and effect.

This page separates your Travel Insurance Policy from your Travel Services Program Description.

Travel Services Program Description

(Non-insurance services provided by Generali Global Assistance's designated provider)

With travel services from Generali Global Assistance, help is only a phone call away. When you are traveling, you have access to these Travel Support and Assistance Services.

During your trip, assistance is available 24 hours a day by contacting our designated provider:

Toll free from within the United States:

(866) 303-1918

Collect from anywhere in the world:

(816) 905-3998

When you call us, please be sure to have your policy number, plan code, location, telephone number and details of your situation available so we can help you.

Medical Referral & Telemedicine Services

Please refer to your travel insurance Policy for coverage details.

Travel Informational Services

We offer a wide range of travel guidance and services before you leave home and during your trip, including:

- Visa, Passport, Inoculation, and Immunization Requirements
- Cultural Information
- Weather Information
- Embassy & Consulate Referrals
- Currency Exchange Rates
- Travel Advisories

Travel Support Services

- Emergency Cash Transfer
- Legal Referral
- Locating Lost or Stolen Items
- Embassy & Consular Services
- Replacement of Medication & Eyeglasses
- Interpretation & Translation
- Emergency Message Relay
- Vehicle Return

Concierge Services

- City Profiles
- Epicurean Needs
- Event Ticketing
- Flowers & Gift Baskets
- Golf Outings & Tee Times
- Hotel Accommodations
- Meet & Greet Services
- Personalized Retail Shopping Assistance
- Pre-Trip Assistance
- Procurement of Hard to Find Items
- Restaurant Reviews & Reservations
- Rental Car Reservations
- Airline Reservations
- Pet Services Locator

Identity Theft Resolution

- Investigation
- Education
- ID Theft Resolution Kit
- ID Theft Affidavit Assistance & Submission
- Inform Police / Legal Authorities
- 3 Bureau Fraud Alert
- Creditor Notification, Dispute & Follow Up
- Credit Freeze
- Lost Wallet Assistance

Description of Services

Travel Support Services

These services become available when you start your trip and end when you reach the final destination of your trip. These support services are not financial or insurance benefits. You are responsible for any costs associated with these services:

Emergency Cash Transfer - If your cash or traveler's checks are lost or stolen, or unanticipated emergency expenses are incurred, we will help arrange for an emergency cash transfer in currency, traveler's checks, or other forms as deemed acceptable by the provider. The assistance provider will advance up to \$500 after satisfactory guarantee of reimbursement from you.

Legal Referral - We will provide you with referrals to a local lawyer. All costs associated with this service are your responsibility. In case of your incarceration, We will notify the proper embassy or consulate, arrange the receipt of funds from third party sources and locate an attorney and bail bondsman, where permitted by law, with satisfactory guarantee of reimbursement from you, a family member or friend. You are responsible for associated fees.

Locating Lost or Stolen Items – We will assist you in locating lost luggage, and help you coordinate the replacement of transportation tickets, travel documents or credit cards.

Replacement of Medication and Eyeglasses – We will arrange to fill a prescription that has been lost, forgotten, or requires a refill, subject to local law, whenever possible. We will also arrange for shipment of replacement eyeglasses, corrective lenses or medical devices. You are responsible for payments of all costs related to these services.

Embassy and Consular Services – We will provide you with referrals to United States Embassies and Consulates.

Worldwide Medical Information – We can provide you with necessary inoculation and vaccination information, and detailed general health and medical descriptions of destinations around the world.

Interpretation/Translation – We will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

Emergency Message Relay – We will assist you with relaying emergency messages to and from friends, relatives, personal physicians and employers.

Pet Return – We will arrange for the return of your pet to your home if your pet is traveling with you and you are unable to take care of your pet due to a medical emergency.

Vehicle Return – We will make arrangements to have a designated person or provider return your vehicle to your home (or your rental vehicle to the closest rental agency) if you experience a medical emergency or mechanical problems, which prevent you from driving the vehicle.

Concierge Services

These services become available when you purchase your travel protection plan and end when you reach the final destination of your trip. These concierge services are not financial or insurance benefits. You are responsible for any costs associated with these services:

- | | | |
|----------------------------|---|-------------------------------------|
| • City Profiles | • Hotel Accommodations | • Restaurant Reviews & Reservations |
| • Epicurean Needs | • Meet & Greet Services | • Rental Car Reservations |
| • Event Ticketing | • Personalized Retail Shopping Assistance | • Airline Reservations |
| • Flowers & Gift Baskets | • Pre-Trip Assistance | • Pet Services Locator |
| • Golf Outings & Tee Times | • Procurement of Hard to Find Items | |

Identity Theft Resolution

Identity Theft Resolution Services become available on your scheduled departure date for your trip.

Services end 180 days (six months) from the date of your scheduled trip departure date.

The assistance provider treats each identify theft as an emergency and, subject to the limitations set forth in this Description, performs for you any or all of the following steps necessary to attempt to undo or prevent further damage. Upon receipt of a completed and executed authorization form, the assistance provider will carry out the services described below.

Identity Theft Resolution Services – We will:

- Obtain all pertinent credit information and history from you on the phone to determine if a fraud or theft has occurred.
- Educate you on how Identity Theft occurs and inform you of protective measures to take to avoid further occurrences.
- Provide you with a helpful ID Theft Resolution Kit.
- Identity Theft Affidavit Assistance and Submission – If your identity has been compromised, we'll provide you with a pre-populated identity theft affidavit to dispute any fraudulent claims or activity. After assisting with its completion, we will submit it to the authorities, credit bureaus and creditors on your behalf.
- Inform Police / Legal Authorities – We will assist you in reporting the fraudulent activity to the local authorities and we will forward a report of the fraudulent activity to creditors. When you are away from home, we will assist in locating local authorities for you to report any incidents of fraudulent activity.
- 3-Bureau Fraud Alert – We will assist with placing a fraud alert on your records at all three major credit bureaus to add a layer of protection from fraudulent activity.
- Creditor Notification, Dispute and Follow-Up – We will contact your creditors' fraud departments with separate itemized account statements to dispute each fraudulent occurrence. We will also continue to follow-up until each matter has been properly handled keeping you notified throughout the process with a status report on a regular basis.
- Credit Freeze - If you need to block suspicious activity occurring on your credit file, we'll work with the major credit bureaus to place a credit freeze on your credit record(s) in states where this service is available in accordance with state law.
- Lost Wallet Assistance - We'll assist with notifying the appropriate bank or issuing authority to assist you in canceling or replacing stolen or missing items such as credit/debit card, driver's license, Social Security card, or passport.

Identity Theft Resolution does not guarantee that our intervention on your behalf will result in a particular outcome or that our efforts on your behalf will lead to a result satisfactory to you. Identity Theft Resolution does not include, and Identity Theft Resolution shall not assist you for thefts involving non-US bank accounts.

Terms and Conditions

There may be times when circumstances beyond our control hinder our endeavors to provide assistance; however, we will make all reasonable efforts to provide services and help resolve your situation.

The assistance provider cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor dispute and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

The assistance provider's staff will do their best to refer you to the appropriate providers. However, the assistance provider and Generali Global Assistance cannot be held responsible for the quality or results of any services provided by these independent practitioners.



ASSISTANCE SERVICES PRICING

The total price for your travel protection plan includes a price of insurance reflecting a filed and approved rate for Generali U.S. Branch and a price of non-insurance assistance services provided by Generali's designated provider. The filed and approved insurance rate is a function of state requirements, the nature of the travel, the age of the traveler and when the insurance is purchased relative to both the purchase of travel and the departure date. The price on non-insurance assistance services is below.

Trip Cost	All Ages
\$0 - \$500	\$1.38
\$501 - \$2,500	\$43.69
\$2,501 - \$3,000	\$40.07
\$3,001 - \$3,500	\$48.91
\$3,501 - \$4,000	\$66.38
\$4,001 - \$4,500	\$122.25
\$4,501 - \$6,000	\$133.33
\$6,001 - \$8,000	\$144.83
\$8,001 - \$10,000	\$145.53
\$10,001 - \$12,999	\$114.41
\$13,000 - \$14,999	\$101.46
\$15,000 - \$17,999	\$58.93
\$18,000 - \$19,999	\$51.99
\$20,000 - \$21,999	\$47.48
\$22,000 - \$24,999	\$17.66
\$25,000 - \$29,999	\$105.05
\$30,000 - \$34,999	\$102.32
\$35,000 - \$39,999	\$86.53
\$40,000 - \$44,999	\$104.59
\$45,000 - \$45,999	\$110.66
\$50,000 - \$59,999	\$129.58
\$60,000 - \$69,999	\$206.02
\$70,000 - \$79,999	\$278.40
\$80,000 - \$89,999	\$199.06
\$90,000 - \$99,999	\$289.70
\$100,000 - \$109,999	\$275.72
\$110,000 - \$119,999	\$472.09
\$120,000 - \$129,999	\$129.00
\$130,000 - \$139,999	\$532.42
\$140,000 - \$149,999	\$422.51
\$150,000 - \$159,999	\$443.96



\$160,000 - \$169,999	\$233.82
\$170,000 - \$179,999	\$438.68
\$180,000 - \$189,999	\$460.96
\$190,000 - \$199,999	\$483.24
\$200,000 - \$209,999	\$505.12
\$210,000 - \$219,999	\$527.39
\$220,000 - \$229,999	\$549.67
\$230,000 - \$239,999	\$571.95
\$240,000 - \$249,999	\$593.83
\$250,000 - \$259,999	\$616.11
\$260,000 - \$269,999	\$638.38
\$270,000 - \$279,999	\$660.66
\$280,000 - \$289,999	\$682.94
\$290,000 - \$299,999	\$704.82
\$300,000 - \$309,999	\$727.10
\$310,000 - \$319,999	\$749.37
\$320,000 - \$329,999	\$771.65
\$330,000 - \$339,999	\$793.93
\$340,000 - \$349,999	\$815.81
\$350,000 - \$359,999	\$838.08
\$360,000 - \$369,999	\$860.36
\$370,000 - \$379,999	\$882.64
\$380,000 - \$389,999	\$904.92
\$390,000 - \$399,999	\$926.80
\$400,000 - \$409,999	\$949.07
\$410,000 - \$419,999	\$971.35
\$420,000 - \$429,999	\$993.63
\$430,000 - \$439,999	\$1,015.91
\$440,000 - \$449,999	\$1,037.78
\$450,000 - \$459,999	\$1,060.06
\$460,000 - \$469,999	\$1,082.34
\$470,000 - \$479,999	\$1,091.65
\$480,000 - \$489,999	\$1,113.93
\$490,000 - \$500,000	\$1,245.44

If you have questions regarding pricing please call us at (866) 303-1165.