

USA-ASSIST GlobalTrip Program

INTERNATIONAL TRIP CANCELLATION PLANS

Supported By:

Guardian Life of the Caribbean Ltd.

(Member of Guardian Holding Group)

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www.gloc.biz

Administered By:

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(Global Medical Management)

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Sunrise, Florida 33323

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| SUMMARY OF BENEFITS | |
|---|--|
| All figures in US Dollars | |
| Trip Cancellation | Tour cost to a maximum of US\$ 20,000. |
| Trip Interruption | Tour cost to a maximum of US\$ 10,000. |
| Trip Delay / Missed Connection | US\$ 500. Including up to US\$ 150 per day for reasonable accommodations and meals. |
| Emergency Medical Expenses | Maximum limit options: US\$ 50,000 / 500,000 / 1,000,000 / 2,000,000. Age 90 +, Max. Limit US\$ 15,000. |
| Emergency Medical Evacuation / Repatriation | US\$ 250,000. In addition to Emergency Medical Expense Benefit. Age 90 +, Max. Limit US\$ 15,000. |
| Local Ambulance Expenses | Included in Emergency Medical Expense Benefit. |
| Return of Remains | Included in Emergency Medical Evacuation / Repatriation Benefit. |
| Baggage Delay | US\$ 200. |
| Accidental Death & Dismemberment | 24-Hours: US\$ 10,000. Common Carrier: US\$ 25,000. |
| Dental Emergency | Included in Emergency Medical Expense Benefit. US\$ 750 maximum. |
| Pre-Existing Conditions (Please refer to Pre-existing Condition limitations on page 5 below for more details) | Waived for Emergency Medical Evacuation / Repatriation Benefit. |
| Optional Flight Accident Coverage | US\$ 100,000 or US\$ 300,000. |
| Schengen Visa Compatibility | Yes. |
| Travel Assistance Services | Included. |
| Coinsurance | No Coinsurance. Plan pays 100% of eligible expenses. |
| Deductible | US\$ 50 deductible per occurrence. Maximum of 3 Policy Period deductibles per family under the same application. |
| This Summary of Benefits shows the Maximum Benefit Amounts available through this program. Please refer to Your Schedule of Benefits / ID Card to determine which benefits and limits apply to Your Trip. | |

ELIGIBILITY

The **GlobalTrip** plans (USA-ASSIST International Trip Cancellation Plans) are available for residents of any country traveling outside their country of residence.

GlobalTrip plans are not available to United States residents and cannot be purchased in the United States.

GlobalTrip plans must be purchased before departure date of Your Country of Residence.

Maximum trip length under **GlobalTrip** plans is 90 (ninety) days.

WHEN YOUR BENEFITS APPLY

Effective Date is the date which begins at 12:01 a.m. following the: a) postmark date of Your enrollment form or b) the date You fax or transmit Your enrollment via the Internet with the proper payment.

Trip Cancellation Benefit and Assistance Services begin on the Effective Date.

Flight Accident Option Benefit begins on the Departure Date or the date Your completed enrollment form and fees are postmarked, faxed, or transmitted via the Internet, whichever is later. Ends when the trip is completed or after 30 days (unless additional days are purchased), whichever comes first.

Trip Delay Benefit is in force during Your trip and while You are in route to and from Your Trip.

All Other Benefits begin on 12:01 a.m. on Your Scheduled Departure Date, and ends at the point and time of return to your Country of Residence or at the Scheduled Return Date stated in Your Schedule of Benefits / ID Card, whichever comes first.

HOW YOUR PROTECTION PLAN WORKS

Your Certificate is a contract between You and Us. We will pay for any claim you make which is covered by this Certificate and happens during the period of travel. Unless specifically mentioned the benefits and exclusions within each section, apply to each covered person. Your Certificate does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading "Definitions".

YOUR PURCHASE CANCELLATION RIGHTS

Thank you for taking out online travel protection with us. Your Certificate shows the sections of the protection you have chosen, the people who are covered and any special terms or conditions that may apply. It is very important

that you read the whole of this document before you travel and make sure you understand exactly what is and is not covered and what to do if you need to file a claim.

If your purchased plan does not meet your requirements, please notify your issuing agent, broker or contact USA-ASSIST by phone to +1 310 694-8453 or by e-mail at usa-assist@usa-assist.com within 10 days of receiving your Certificate for a refund of your premium, but in no instance cancellation will be accepted within 10 days prior to the departure date.

Please note that your cancellation rights are no longer valid after this initial 10 day period.

EXTENSION OF YOUR PLAN

You can ask for an extension of your protection plan anytime before the expiration date of the period of travel shown on your certificate/ID Card. The terms of your extension and the premium rates are subject to approval.

When you request an extension you must complete a form (Extension Request Form) and comply with relevant facts including a health declaration. If you do not comply with the extension form, this may invalidate your request for an extension. The health declaration form can be filled out and submitted on-line with the extension request form.

An extension can be granted only once per Certificate period and for any supplemental length of time up to a maximum of 90 day total travel period.

You cannot purchase a new plan in lieu of requesting the extension while you are on the original period of travel and before its expiration date. You can only buy a new plan after returning to your country of residence.

TRIP CANCELLATION

You have benefits in the amount purchased* for unused non-refundable prepaid expenses for travel arrangements, whenever you are prevented from taking a trip for any of the following reasons that occur after the effective date of your protection plan:

1. Specified sickness, injury or death of You, Your traveling companion, business partner or family member of either You or Your traveling companion that results in medically imposed restrictions as certified by a legally qualified physician at the time of loss, preventing your continued participation in the trip.
2. Strike that causes complete cessation of services of your common carrier for at least 48 consecutive hours.
3. Weather that causes complete cessation of services of your common carrier for at least 48 consecutive hours.

4. Employer termination or layoff affecting You or a person sharing the same room. Employment must have been with the same employer for at least three continuous years.
5. Terrorism. The Terrorist Incident must occur in a city listed on Your itinerary within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident, which is causing Your cancellation. Benefits are not provided if Your Travel Supplier offers a substitute itinerary.
6. Hijack, quarantine, jury duty or court ordered appearance as a witness in a legal action in which You or Your traveling companion are not a party (except law enforcement officers).
7. Primary residence of You or Your traveling companion is rendered uninhabitable due to unforeseen circumstances.
8. Burglary of You or Your traveling companion's primary residence within 10 days of departure or during your trip.
9. Felonious assault of You or Your traveling companion within 10 days of departure or during your trip.
10. You or Your traveling companion are called to emergency military duty for a national disaster other than war.
11. Traffic accident directly involving either You or Your traveling companion, substantiated by a police report, while in route to a scheduled departure point.
12. If your travel supplier cancels your trip, you will receive up to US\$ 75 for the reissue fee charged by the airline for your tickets. You must cover the full cost of the trip.

** Please note that the full cost of the trip must be declared and informed in the purchase form, up to a maximum of US\$ 20,000 per person. Otherwise, in case of a Trip Cancellation or Trip Interruption claim, benefit will be settled proportionally to the declared trip cost amount (pro-rata). If Airline tickets are paid with award miles, the cost of issuing the ticket and taxes paid must be included in the full declared cost of the trip.*

All cancellations must be reported to the Travel Supplier and to our Claims Administrator within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, report the event as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

TRIP INTERRUPTION

If You are prevented from completing a Trip for any of the reasons listed under the Trip Cancellation section above that occurs after Your Protection Plan Effective Date and after the departure date of the Trip, You are eligible up to the benefit amount purchased under Trip Cancellation* for:

1. Any unused non-refundable prepaid expenses for Travel Arrangements;
2. Return air: One way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket;
3. Accommodations and transportation expenses for up to US\$ 150 per day for 10 additional days when a Traveling Companion must remain hospitalized or an Injury or Sickness not requiring hospitalization prevents You from continuing travel and You must extend Your Trip with additional hotel nights due to medically imposed restrictions on a Traveling Companion as certified by a Legally Qualified Physician.
4. Single supplement upgrade - You are eligible for benefits when Your Traveling Companion cancels or interrupts a trip for a specified reason and You do not.

** In case you have purchased a PD / Post Departure plan (not including "Trip Cancellation" benefit), "Trip Interruption" benefit will be limited to the unused non-refundable prepaid cost of a one way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket, up to US\$ 1,500 per person, US\$ 5,000 maximum limit.*

TRIP DELAY / MISSED CONNECTION

You are eligible for benefits up to the benefit amount shown on Your certificate for: a) Additional Transportation Cost to join the Trip or return home, including up to US\$ 150 per day for reasonable accommodations and meals, if Your delay requires an unplanned overnight stay; or b) unused nonrefundable portion of the prepaid expenses as long as the expenses are supported by proof of purchase and are not reimbursable by any other source. Delay must be for 3 hours or more and certified due to one of the following reasons:

1. Delay of Common Carrier (which is certified by the Common Carrier);
2. A traffic accident in which You were not directly involved (substantiated by a police report);
3. Documented weather condition preventing You from getting to the point of departure;
4. Quarantine, hijacking, strike;
5. Lost or stolen passports, travel documents or money (must be substantiated by a police report or the appropriate local authority);

- Natural disaster, terrorism or riot.

BAGGAGE DELAY

If Your checked baggage is delayed or misdirected while on Your Trip for more than 24 hours from Your time of arrival at Your destination other than Your residence by a Common Carrier, You are covered for the expense of necessary purchases of personal items up to the Maximum Benefit Amount as long as the expense is substantiated by receipts for purchases. Common Carrier must certify the delay.

EMERGENCY MEDICAL EXPENSES

You are eligible for medical benefits, arising from a Medical Emergency, in excess of US\$ 50 per Occurrence Deductible, up to the benefit amount shown on Your certificate for:

- Eligible Medical Expenses incurred as a result of an accidental Injury which occurs or Sickness which first manifests itself during the Trip. You must receive initial Medical Treatment for Injury or Sickness within 15 days after the date of the accident that caused the Injury or the onset of Sickness. All treatments must be received within 26 weeks following the date of the accident or after onset of Sickness.
- Benefits will include expenses for emergency dental treatment not to exceed US\$ 750.
- Advance payment will be made to a Hospital, subject to the applicable benefit amount, if needed to secure Your admission to a Hospital because of Sickness or Injury which first occurs during the course of the Trip. The authorized Administrator will coordinate advance payment to the Hospital.

In all cases, benefits will not be paid in excess of the Reasonable, Usual and Customary Charges.

Limitation of Benefits: Once You are deemed medically stable to return to Your country of residence (with or without a medical escort) either in the opinion of the Insurer or by virtue of discharge from hospital, Your emergency is considered to have ended, whereupon any further consultation, treatment, recurrence or complication related to the medical emergency will no longer be eligible for coverage under this policy.

EMERGENCY MEDICAL EVACUATION / REPATRIATION

You are eligible for benefits equal to the benefit amount purchased for:

- Medical evacuation which is determined by a Legally Qualified Physician and the authorized Claims Administrator when Injury or Sickness is acute or life threatening and adequate treatment is not available at a local Hospital. Transportation will be provided to the closest Hospital or medical facility capable of providing adequate treatment;
- Medical repatriation is provided when it is deemed Medically Necessary by a Legally Qualified Physician and the authorized Claims Administrator for You to return to Your home or a Hospital near Your home for continued treatment. Transportation Expense incurred will be paid for You via one-way Economy Transportation; or commercial upgrade, based on Your condition as recommended by the local attending Legally Qualified Physician and the authorized Administrator : a) to return to Your permanent residence or b) to be moved to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment;
- Either: a) transportation will be provided for the return trip home via Economy Transportation for any dependent children under 18 who are accompanying You if You are confined to a Hospital for more than 7 consecutive days; or b) if You are traveling alone and are confined to a Hospital for more than 7 consecutive days, this benefit will provide one round-trip Economy Transportation for a person of Your choice to visit You in a Hospital.
- Benefits will also be paid to return Your mortal remains to your home country should You die while on your trip (as listed in the Travel Assistance Services Section). In such event, the maximum benefit amount will be up to US\$ 5,000 towards the actual cost incurred for preparation of remains; homeward transportation of the deceased insured person to his country of residence; or cremation and/or burial at the place of death of the insured person. Please note, the costs for items/services such as casket, urn or transportation from airport in country of origin to funeral home are not covered by this policy benefit.

These benefits provide the most appropriate and Economical Transportation by the most direct and economical route. This benefit for land or air transportation includes, but is not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized Administrator.

Benefits are calculated less the value of an unused return travel ticket. If benefits are payable under Your Protection Plan and You have other protection that may provide benefits for this same loss, we reserve the right to recover from such other protection.

Pre-existing Condition limitation is automatically waived for Emergency Medical Evacuation / Repatriation benefits.

ACCIDENTAL DEATH & DISMEMBERMENT

You are eligible for benefits 24 hours a day, in an amount equal to the benefit amount shown on Your schedule/certificate, when You sustain Injuries resulting in any of the following losses within 180 days from the date of the accident. Where applicable You will receive benefits in an amount equal to the amount purchased when You sustain Injuries on a Common Carrier:

- Received while a passenger (not as a pilot, operator or member of the crew) riding in, boarding or alighting from a public conveyance provided by a Common Carrier;
- Resulting in any of the losses listed below within 180 days from the date of the accident.

Benefits will be paid for the following types of Loss or Injury in the amounts shown:

| Type of Loss / Benefit Amount | |
|-------------------------------------|------|
| Loss of Life | 100% |
| Loss of both feet | 100% |
| Loss of both hands | 100% |
| Loss of both eyes..... | 100% |
| Loss of one hand and one foot | 100% |
| Loss of one hand and one eye | 100% |
| Loss of one foot and one eye | 100% |
| Loss of one hand | 50% |
| Loss of one foot | 50% |
| Loss of one eye | 50% |

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. Only the largest applicable amount shown above (the largest applicable) will be paid for the Injuries resulting from one accident. The benefit for loss of: a) two limbs; b) both eyes; or c) one limb and one eye is payable only when such loss results from the same accident. If, while covered by this benefit, You are unavoidably exposed to the elements because of a covered accident and suffer a loss for which benefits are payable under this benefit, such loss will be covered. If, while covered by this benefit, You are in an accident resulting in the disappearance, sinking or damaging of an air or water conveyance on

which You are covered by this benefit, and Your body has not been found within 52 weeks from the date of the accident, it will be presumed, unless there is evidence to the contrary that You suffered loss of life as a result of those Injuries.

FLIGHT ACCIDENT OPTION

You are eligible for benefits equal to the amount purchased for accidental death, dismemberment or loss of sight as the result of a flight accident while a passenger on:

1. A regularly scheduled airline flight or regularly scheduled charter operated; in scheduled air transportation pursuant to economic authority issued by the Civil Aeronautics Board; by an intrastate scheduled airline of United States registry maintaining regularly published schedules and licensed for the transportation of passengers by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates; or by a scheduled airline of foreign registry maintaining regularly published schedules and licensed for transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registry of such airline;
2. Any aircraft, other than a single-engine jet, which at the time is making a flight for the principal purchase of transporting passengers and not for any other operational, tactical or test purpose and which is operated by the Military Airlift Command of the United States, the Royal Canadian Air Force Air Transport Command, or the Royal Air Force Air Transport Command of Great Britain;
3. Any land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by Your Protection Plan;
4. A vehicle licensed to carry passengers for hire, but only when going to an airport to board an aircraft on which You are eligible for benefits under Your Protection Plan; or when leaving an airport after alighting from such an aircraft;
5. Received while upon airport premises designated for passenger use immediately before boarding or immediately after alighting from an aircraft on which You are covered by Your Protection Plan.

When You sustain Injuries resulting in any of the following losses within 180 days from the date of the accident, benefits will be paid for the following types of Loss or Injury in the amounts shown:

Type of Loss / Benefit Amount

| | |
|------------------------------------|------|
| Loss of Life..... | 100% |
| Loss of both feet..... | 100% |
| Loss of both hands..... | 100% |
| Loss of both eyes..... | 100% |
| Loss of one hand and one foot..... | 100% |
| Loss of one hand and one eye..... | 100% |
| Loss of one foot and one eye..... | 100% |
| Loss of one hand..... | 50% |
| Loss of one foot..... | 50% |
| Loss of one eye..... | 50% |

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. Only the largest applicable amount shown above will be paid for the Injuries resulting from one accident. The benefit for loss of: a) two extremities; b) both eyes; or c) one extremity and one eye is payable only when such loss results from the same accident. If, while covered by this benefit, You are unavoidably exposed to the elements because of an eligible accident and suffer a loss for which benefits are payable under this benefit, such loss will be payable under Your Protection Plan. If, while eligible for this benefit, You are in an accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are scheduled under Your Protection Plan, and Your body has not been found within 52 weeks from the date of the accident, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.

TRAVEL ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical evacuation / repatriation
- Repatriation of remains
- Medical or legal referral
- Hospital admission guarantee
- Emergency cash advance*
- Translation service
- Prescription drug*
- Eyeglass replacement*
- Passport / visa information*
- Bail bond*
- Lost Baggage retrieval*
- Inoculation information*

* The Travel Assistance Service will give you guidance and advice on how to work out a problem that may arise during your trip, but will not cover its cost.

DEFINITIONS

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

Bankruptcy means the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 L.S.C. Subsection 101 et seq.

Business Partner means an individual who: a) is involved in a legal general partnership with You; and b) is actively involved in the day-to-day management of Your business.

Common Carrier means any public land, air or water conveyance operating under a valid license providing for the transportation of passengers for hire.

Default means the inability to provide contracted services due to a material financial failure.

Economy Transportation means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Trip, reduced by the value of an unused return travel ticket.

Eligible Medical Emergency Expense means expense incurred for services and supplies: a) listed below; and b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which are limited to: the services of a Legally Qualified Physician; Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a hospital room for recovery of Injury or Sickness); and transportation furnished by a professional ambulance company to or from a Hospital

Family Member means any of the following who resides in Your country of residence: You or Your Traveling Companion's: legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), and grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew.

Hospital means: a) a place which is licensed or recognized as a general hospital by the proper authority of the state or country in which it is located; b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and x-ray facility; and c) a place recognized as a general Hospital by the Joint Commission on the Accreditation of Hospitals.

Hospital does not include an institution licensed or used principally: a) for treatment or care of drug addicts or alcoholics; or b) as a clinic, continued or extended care facility, skilled

nursing facility, convalescent home, rest home, nursing home or home for the aged. **Injury/Injuries** means accidental bodily injury received after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date and in loss independently of Sickness and all other causes and certified by a Legally Qualified Physician.

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

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

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

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

Medical Emergency means a serious dysfunction or impairment to a bodily organ or part or to vital bodily functions, caused by Injury or the sudden or unexpected onset of Sickness of such a severe nature that immediate medical care must be given to the Covered Person.

A Medical Emergency ends when, as a result of a Medically Necessary treatment, service or supply rendered to a Covered Person, the symptoms and/or the physical condition that caused the Medical Emergency no longer constitute a serious dysfunction or impairment to a bodily organ or part or to vital bodily function, and the Covered Person's physical condition has been stabilized to the extent of allowing him/her to continue his/her trip or return to the Country of Residence for further care or treatment.

Pre-existing Condition means any Injury, Sickness, condition or related condition (including any condition from which death ensues) of You, or Your Traveling Companion, Your or Your Traveling Companion's Family Member or Your Business Partner which within the 6 month period (for Age 70+ 12 month period) prior to the Effective Date of Your Protection Plan: a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or

treatment, whether such diagnosis care or treatment were seek or not; or b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

Published Penalties means any published cancellation penalties issued by Your travel agency or Travel Supplier that apply to all clients of the travel agency or Travel Supplier and can be documented at time of the sale of the Trip. The loss must occur within the Travel Supplier's penalty period. The maximum amount reimbursable under the travel agencies Published Penalties is 10% of the Trip cost (excluding taxes and other non-commissionable items) or 10% of the amount You have paid, whichever is less. Maximum payable under any one claim is the Trip cost, excluding taxes and other non-commissionable items.

Reasonable, Usual and Customary Charges mean those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed, or services or supplies are provided.

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 the point of origin or the original final destination.

Sickness means an illness or disease which is diagnosed or treated by a Legally Qualified Physician after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date.

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

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

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

Traveling Companion means a person or persons with whom You a) have coordinated Travel Arrangements and b) intend to travel with during the Trip. Note: a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

Travel Supplier means any entity or organization that coordinates or supplies travel services for You.

Trip means scheduled trips, tours or cruises for which: a) benefits are requested; and b) the required plan cost is submitted prior to the Scheduled Departure Date.

Trip Cost is the full cost of the trip that must be declared and informed in the purchase form. If Airline tickets are paid with award miles or points, the cost of issuing the ticket and taxes paid must be included in the full declared cost of the trip. In case of a Trip Cancellation or Trip Interruption claim, if the trip cost is not informed and declared as stated above, benefit will be settled proportionally to the declared trip cost amount (pro-rata).

You/Your means the individual named on the enrollment form who has purchased a Trip and who has paid the required cost for Your Protection Plan.

WHAT BENEFITS ARE NOT PAYABLE

Benefits are not payable for Sickness, Injuries or losses of You or Your Traveling Companion:

1. Due to or related to a Pre-Existing Condition and/or arising complications of a Pre-Existing Condition. (Pre-existing Condition limitation is automatically waived for emergency Medical Evacuation / Repatriation benefits);
2. Resulting from or in connection with suicide, attempted suicide, or any illness or intentionally self-inflicted Injury while sane or insane;
3. Any Mental or Nervous disorders or rest cures;
4. Received as a result or consequence of being completely or partially Intoxicated with drugs or alcohol as defined by the laws of the state in which the injury occurred; or under the influence of any narcotic unless administered on medical prescription;
5. Treatment in connection with alcoholism and drug addiction, or use of any drug or narcotic agent;
6. To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
7. Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
8. For pain management or treatments for chronic pain;
9. Congenital abnormalities, genetic disorders, chronic, evolutive or degenerative diseases, and/or conditions arising out or resulting there from;
10. Treatment of venereal or sexually transmitted disease;
11. Expenses resulting from Acquired Immune Deficiency Syndrome (AIDS), Aids-Related

- Complex (ARC) or the Human Immunodeficiency Virus (HIV);
12. Sex change operations, or for treatment of sexual dysfunction or sexual inadequacy;
 13. For dental treatment (except as otherwise specifically provided herein);
 14. Treatment of the temporomandibular joint;
 15. Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof;
 16. Treatment for human organ tissue transplants and their related treatment;
 17. Cosmetic or plastic Surgery, except as the result of a covered Accident; for the purposes of this plan, treatment of a deviated nasal septum shall be considered a cosmetic condition;
 18. Weight reduction programs or the surgical treatment of obesity;
 19. Normal ear tests and the provision of hearing aids;
 20. Vocational, speech, recreational or music therapy;
 21. For physiotherapy treatments;
 22. Routine physicals, inoculations or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a disablement established by a prior call or attendance of a Physician;
 23. When any Legally Qualified Physician advised You or Your Traveling Companion not to travel due to Sickness or Injury;
 24. Expenses which were not recommended, approved and certified as Medically Necessary and Reasonable by a Physician;
 25. Expenses incurred during a hospital emergency room visit which is not of an emergency nature;
 26. Expenses incurred for which travel was undertaken to seek medical treatment for a condition;
 27. Expenses incurred for which travel was undertaken after the insured Person's physician has limited or restricted travel;
 28. Service or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the insured person;
 29. Expenses incurred in your country of residence.
 30. Treatment paid for or furnished under any other individual, government or group policy or charged provided at no cost to Insured Person.
 31. Charges for Treatments which exceed Reasonable and Customary Charges;
 32. Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes;
 33. Elective or scheduled Surgery which can be postponed until You return to Your Home Country.

34. Charges for Treatments which are not Medically Necessary;
35. Expenses incurred due to treatments that do not correspond to the nature of the emergency or admission diagnostic;
36. Expenses incurred to detect causes or unknown diagnostics when this is not of emergency nature or no precise result is reached.
37. Charges for medicines: a) that have not been prescribed by a Legally Qualified Physician; or b) that have not been prescribed during the declared travel period; or c) that are sold over the counter without a medical prescription.
38. Injury sustained while or resulting from taking part in mountaineering; parachuting, hang gliding or paragliding; bungee jumping; scuba diving or deep sea diving; water-ski; snowmobiling, ski o snowboard; speleology and parasailing.
39. Occurring while or resulting from riding, driving or participating in races, or speed or endurance contests;
40. Occurring while or resulting from participating as a member of a team in professional, sponsored, amateur and/or organized sporting competition;
41. Occurring while or resulting from piloting or learning to pilot or acting as a member of the crew of any aircraft;
42. Loss or damage (including death or injury) or any other expense associated with the discharge, explosion, or use of war weapons or weapons of mass destruction or nuclear, chemical, biological or similar weapons howsoever these may be distributed or combined and used at times of peace, war or terrorism; regardless of who commits the act. regardless of who commits the act.
43. When claims are filed after 30 days from the date of occurrence.
44. Expenses which are not presented to the Company for payment within 3 months of receiving Treatment;
45. When the Declared Trip Dates do not correspond to the itinerary of the trip made or the dates were rescheduled and this change was not duly notified.
46. When fraudulent, adulterated or misleading information is presented at the claim process.

For Baggage Delay claims, Benefits are not payable for any delay of the following:

1. Animals;
2. Automobile or automobile equipment, boats or other vehicles or conveyances, trailers, motors, aircraft, bicycles (except when checked as baggage with a Common Carrier);
3. Household effects and furnishings, antiques or collectors items;

4. Sunglasses (prescription or non-prescription) or contact lenses;
5. Artificial teeth or dental bridges;
6. Hearing aids;
7. Prosthetic limbs;
8. Prescribed medications;
9. Keys;
10. Money, credit cards, tickets, documents (except as otherwise specified under the benefit description) or securities;
11. Stamps;
12. Professional or occupational equipment or property (whether or not electronic business equipment), telephones or computer hardware or software.

For Trip Cancellation / Interruption claims, Benefits are not payable:

1. If Your Protection Plan has been purchased after a storm has been named;
2. A Pre-existing Condition existing prior to the Effective Date from their Home Country that has the likelihood of causing death.

WHEN YOU NEED ASSISTANCE

You or the provider of service must contact the Claim Administrator for PreNotification / Referral prior to: any medical Treatment as well as hospital admissions and inpatient / outpatient surgeries.

CLAIM ADMINISTRATOR

GMMI Inc.

(Global Medical Management)

Contact Information

Email: customerservice@gmmusa.com

Fax: +1 954 370-8130

24/7: +1 954 308 3916

Mailing Addresses

1300 Concord Terrace Suite 300
Sunrise, Florida 33323

The Administrator has trained personnel available 24 hours a day, 7 days a week throughout the year to answer Your questions, provide assistance, and guide You to an appropriate facility if necessary.

Pre-notification does not guarantee that benefits will be paid.

Pre-Approval of Surgery, Invasive Procedure, Diagnostic Testing and Treatment: The Claim Administrator must approve in advance any surgery, invasive procedure, diagnostic testing or treatment (including, but not limited to, cardiac catheterization), prior to the insured undergoing such surgery, procedure, testing or treatment. It remains Your responsibility to inform Your attending physician that the Claim Administrator must be called for approval, except in extreme circumstances where such

action would delay surgery required to resolve a life threatening medical crisis.

Failure to Notify the Claim Administrator: In the event of an emergency during a covered trip, You must call the Claim Administrator immediately prior to seeking treatment. If it is not reasonably possible for You to contact the Claim Administrator prior to seeking treatment due to the nature of Your emergency, You must have someone else to call on Your behalf or You must call as soon as medically possible. Failure to do so may give rise to rejection of Your Claim. However, in case the Company determines that it is an eligible expense, payable benefit will be limited to: a) in the event of hospitalization, 80% of eligible expenses based on reasonable and customary costs, to a maximum of US\$ 25,000; and b) in the event of an outpatient medical consultation, a maximum of one visit per sickness or injury. You will be responsible for payment of any remaining charges.

Note: Please be aware that this is not a general health insurance policy, but an interim travel medical program intended for use while away from your Home Country or Country of Residence. The Plan does not guarantee payment to a facility or individual for medical expenses until the Company determines that it is an eligible expense. It is the Insured Person's responsibility to maintain all records regarding travel history and provide any documents to the Administrator which would verify the Eligibility Requirements.

FILING A CLAIM

You can download the appropriate claim form under Your travel protection plan from www.usa-assist.com (Customer Service / Claims section).

To report a claim You should complete the form and send it to the Administrator with all required information and documents as soon as possible but no later than 30 days from the date of your occurrence.

To facilitate prompt claims settlement, You will be asked to provide proof of Your loss and proof of residency. Therefore, be sure to obtain the following as applicable:

- ~ For medical claims: detailed medical statements from treating physicians where and when the Accident or Sickness occurred as well as receipts for medical services and supplies; also your personal doctor medical history;
- ~ For baggage delay claims: reports from parties responsible (i.e. airline, cruiseline, etc.) for delay;

- ~ For trip delay claims: a statement from party causing delay and receipts for expenses;
- ~ For cancellation / interruption claims: Your travel invoice, the cancellation or interruption date, original unused tickets/vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. You will also be asked to provide proof of payment.
- ~ For all claims: copy of your passport and paper air ticket or boarding pass.

Note: Your may lose your rights to eligible benefits and claim case will be closed after 90 day period of not response from You with the requested necessary documentation.

IMPORTANT

- ~ During an emergency (whether prior to admission, during a hospitalization or after Your release from the hospital), the Insurer reserves the right to: a) transfer You to one of its preferred health care providers; and/or b) return You to Your country of residence, for the medical treatment of Your sickness or injury, provided that this will not represent danger to Your life or health. The Insurer will make every provision for Your medical condition when choosing and arranging the mode of your transfer or return and, in the case of a transfer, when choosing the hospital. If you choose to decline the transfer or return when declared medically stable by the Insurer, the Insurer will be released from any liability for expenses incurred for such sickness or injury after the proposed date of transfer or return.
- ~ No benefits will be paid for any expenses reimbursed to You or services provided to You by any other source. Benefits cannot be duplicated under Your Protection Plan.
- ~ Unless You otherwise designate a beneficiary, or in the event the designated beneficiary predeceases You, indemnity for loss of life will be paid to the first of the following surviving beneficiaries: Your spouse; child or children, jointly; parents, jointly if both are living, or the surviving parent, if only one survives; brothers and sisters jointly; or Your estate.
- ~ If You have two USA-ASSIST Plans that duplicate benefits, You will be paid up to the highest benefit amount under only one Protection Plan for each trip.
- ~ Protection Plan cost is non-refundable.

Benefits under Your Protection Plan are provided by Guardian Life of the Caribbean Ltd. rated A- (Excellent) by AM Best.

Contact your agent, broker or USA-ASSIST.

USA-ASSIST Worldwide Protection

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QUESTIONS AND INFORMATIONS