

International SOS Global Traveler

TERMS & CONDITIONS

The following terms and conditions ("Terms and Conditions") apply to the International SOS Global Traveler Medical and Security Membership Program ("Program") provided by International SOS Assistance, Inc. ("Intl.SOS"), and such Terms and Conditions together with the Application, incorporated herein by reference, constitute the complete agreement ("Agreement") between the Member and Intl.SOS:

Definitions

Application means all information provided by the Member for the preparation and administration of the Program.

Emergency Security Situation means civil and/or military unrest, insurrection, revolution or other similar situation which in the opinion of Intl.SOS security personnel constitutes a breakdown of law and order that significantly impairs the physical safety of the Member.

Extended Stay Traveler means a Member on a work-related trip that is longer than 90 consecutive days but does not exceed 365 days and which is outside their Home Country.

Frequent Traveler means a Member taking multiple trips during a 12-month period where no single trip exceeds ninety (90) consecutive days in length and which are more than 100 miles (160 km) from his/her Place of Residence.

Home Country means the Member's country of citizenship as stated on the Application. For purposes of providing evacuation and repatriation services: (1) the Member's Dependents shall be deemed to have the Member's nationality; and (2) in the event of dual nationality, the Member must elect one nationality. **Host Country** means the country or territory where the Member is visiting or living, and which is not the country of his/her Place of Residence or, in the case of the Extended Stay Traveler, the Home Country.

Intervention means all Intl.SOS activities related to a single event.

Member means the Traveler, Frequent Traveler or Extended Stay Traveler. The Member's spouse, dependent children, or life partner (collectively "Dependents") are eligible for services, provided such Dependents are designated on the Application and are accompanying the Member during travel.

Membership Fee means the fee for subscription to the Program.

Place of Residence means the place of permanent residence as stated on the Application.

Reimbursements mean any and all payments due to Intl.SOS, in addition to the Membership Fee, for payments, advances or guarantees made by Intl.SOS on behalf of the Member.

Serious Medical Condition means a condition which in the opinion of an Intl.SOS physician requires emergency medical treatment to avoid death or serious impairment to the Member's health. In determining whether a Serious Medical Condition exists, the Intl.SOS physician may consider the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Term means the term specified in the Application.

Traveler means a Member on a single trip not to exceed ninety (90) days and which is more than 100 miles (160 km) from his/her Place of Residence.

Description of Services

MEDICAL ASSISTANCE

24-Hour Worldwide Medical Information and Assistance

Intl.SOS will arrange for the provision of medical advice by a physician over the telephone for any Member calling an Intl.SOS assistance center. Such advice shall not be construed as telemedicine, telehealth, diagnosis, treatment or remote patient monitoring. In no event shall an Intl.SOS physician be deemed to have ultimate authority over the care or primary diagnosis of a Member.

Medical & Dental Referrals

Intl.SOS will provide the Member with names, addresses, telephone numbers and if requested by a Member and if available, office hours for physicians, hospitals, clinics, dentists and dental clinics (collectively called "Medical Service Providers") within the area where the Member is located. Intl.SOS will assist Members with the arrangement and confirmation of appointments with Medical Service Providers, assistance in arranging ground accommodations, post appointment communications and follow up with Members. These recommendations are based upon the best judgment of Intl.SOS and its knowledge of the local conditions and availability of medical services at the geographic location involved. Intl.SOS does not guarantee the quality of the Medical Service Providers nor shall Intl.SOS be liable for any consequences arising out of or caused by the services provided by the Medical Service Providers. The final selection of Medical Service Providers shall be the responsibility of the Member.

Dispatch of Medication & Medical Supplies

Intl.SOS will, when and where practical and legally permissible, arrange for delivery of medicines, drugs and medical supplies that are medically necessary for a Member's care and/or treatment but which are not available at the Member's location. The Member will be responsible for the cost of the items dispatched and all shipping and handling charges.

Emergency Medical Evacuation

Intl.SOS will arrange and pay for the ordinary and necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual and customary ancillary charges incurred in moving and transporting a Member to the nearest hospital where appropriate medical care is available, which may be a location other than the Member's Place of Residence or Host Country. Intl.SOS reserves the right, at its sole discretion, to determine whether the Member's medical condition is sufficiently serious to warrant medical evacuation, the location to which the Member will be evacuated and the means or method by which such evacuation will be carried out. In making such arrangements, Intl.SOS may consider all relevant circumstances including, but not limited to the Member's medical condition, the degree of urgency, the Member's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an Intl.SOS physician.

Medically Supervised Repatriation

Intl.SOS will arrange and pay for the ordinary and necessary expenses to transport the Member to his/her Place of Residence or Host Country for subsequent in-patient hospitalization or rehabilitative treatment, following a medical evacuation where the Member is transported to a place outside his/her Place of Residence or Host Country. Intl.SOS reserves the right, at its sole discretion, to determine the means or method by which such repatriation will be carried out. In making such arrangements, Intl.SOS may consider all relevant circumstances including, but not limited to the Member's medical condition, the degree of urgency, the Member's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an Intl.SOS physician.

Repatriation of Mortal Remains

Intl.SOS will arrange and pay for all reasonable and necessary expenses for transporting the Member's mortal remains from the place of death to the Member's Place of Residence or Host Country, or, if requested by a family member or legal representative and with Intl.SOS' prior written approval, Intl.SOS will arrange and pay for the reasonable and necessary expenses for local burial at the place of death outside the Member's Place of Residence or Host Country, such expenses not to exceed the cost to repatriate the Member's mortal remains from the place of death to the Member's Place of Residence or Host Country.

PERSONAL ASSISTANCE

Lost Document Advice & Assistance

Intl.SOS will assist Members who have lost important travel documents (e.g. passport, credit cards) by providing instructions for recovery or replacement.

Emergency Message Transmission

Intl.SOS will use its best efforts to receive and transmit emergency messages between the family and the Member.

Emergency Personal Cash

Intl.SOS will provide Members with an emergency cash advance subject to Intl.SOS first securing funds from the Member or the Member's family.

Medical Expense Guarantee, Cost Review & Payment, Medical Monitoring

Intl.SOS will guarantee and pay as agent for the Member all costs associated with a Member's in-patient or out-patient medical care subject to Intl.SOS first securing funds from the Member or the Member's family. Intl.SOS will monitor and provide medical evaluations of the Member's condition and ongoing medical expenses when hospitalized.

Emergency Translation and Interpreter Services

In the event of an emergency situation, Intl.SOS will provide personal telephone translation services and referrals of interpreter services through its assistance center network. A fee is charged if personal presence or customized services are required.

Claims Assistance

Intl.SOS will assist Members with coordinating overseas claims procedures with their insurance programs. Note - medical bills should not be sent to Intl.SOS, but directly to the insurer, as directed by Intl.SOS, to avoid delays in settlement.

TRAVEL ASSISTANCE

Transportation to Join a Hospitalized Member

Following a Member's medical evacuation and with Intl.SOS' prior written approval, Intl.SOS will arrange and pay for the cost of one economy class round trip airfare for a relative or friend to join a Member who has or will be hospitalized outside his/her Place of Residence or Host Country for more than seven (7) days.

Accommodation While Visiting Hospitalized Member

Intl.SOS will arrange and pay for hotel accommodation for the Member's companion who is visiting the Member while he/she is hospitalized outside his/her Place of Residence or Host Country for more than seven (7) days (not including personal expenses such as meals, telephone charges and personal services).

Transportation of Minor Children

If a Member has minor children who are left unattended as a result of a Member's injury, illness or medical evacuation, Intl.SOS will arrange and pay for the cost of economy class one-way airfares for the transportation of such minor children to the Member's Place of Residence or Host Country.

Return of Traveling Companion

When a Member is evacuated by Intl.SOS and a traveling companion's return air ticket is no longer usable, Intl.SOS will arrange and pay for one-way economy air transportation for the companion to the original departure point.

Travel Arrangement After Medical Evacuation

Following a Member's medical evacuation by Intl.SOS and with Intl.SOS' prior written approval, Intl.SOS will arrange and pay for the reasonable and necessary cost for airfare for the Traveler, Frequent Traveler or Extended Stay Traveler to resume his/her trip and/or return to his/her Place of Residence or Host Country.

Emergency Family Travel Arrangements

Intl.SOS will coordinate emergency travel arrangements for family members who need to join a hospitalized Member. The costs of travel services are the responsibility of the Member or the family members.

SECURITY ASSISTANCE

Security Advice

Intl.SOS will arrange for the provision of timely expert security advice over the telephone or other Intl.SOS nominated communication channel by Intl.SOS security specialists, including pre-travel advice and up-to-date security assessments, to manage emerging risk in response to a critical situation.

Security Referrals

Intl.SOS may provide the Member with names, addresses, telephone numbers via service providers such as security firms, taxis or hotels within the area where they are located.

Security Evacuation and Repatriation

In the event of an Emergency Security Situation, Intl.SOS will use reasonable commercial efforts to (i) arrange and pay for the evacuation of the Member to the nearest safe location; and (ii) provide recommendations and advice as a crisis is developing, to help the Member to limit their exposure in the affected location(s). Intl.SOS reserves the right, at its sole discretion, to determine whether the Member's circumstances warrant evacuation, the location to which the Member will be evacuated and the means or method by which such evacuation will be carried out. Evacuation services will be provided from an international or domestic point of departure designated by Intl.SOS security personnel. The Member will be responsible for the cost and arrangements of transportation to the Intl.SOS designated point of departure. Evacuation decisions will be made at the sole discretion of Intl.SOS based upon the recommendations of Intl.SOS' security personnel, in consultation with interested governments, security analysts and other relevant parties. The commencement and duration of such arrangements will be determined by Intl.SOS in consultation with the Member, based on the nature of the emergency, resource availability and other circumstances. Intl.SOS will, at its sole discretion, utilize available resources to accomplish the evacuation including scheduled airlines, private aircraft, railway, ground and water transportation. Intl.SOS will arrange and pay for evacuation promptly after the decision to evacuate is made by Intl.SOS. Intl.SOS will use all reasonable commercial efforts to make such arrangements available.

ONLINE SERVICES AND INFORMATION

Health and Security Information

Intl.SOS will provide Members with travel health and security information via a password protected website. Intl.SOS destination reports, which are summary reviews of the health and security situations in countries around the world, will be made available to Members through the Intl.SOS Global Traveler Portal. The reports provide up-to-date information on health risks, medical care, vaccination requirements and security risks both existing and developing.

Email Health and Security Alerts

Each Member can sign up to receive Intl.SOS email health and security alerts concerning travel health and security information. The service provides Members with the ability to receive up-to-date travel health and security information via their PC, laptop or wireless device. Alerts are issued when there is a developing risk that in the opinion of the Intl.SOS medical and security staff may negatively impact travelers visiting a country.

INTERNATIONAL SOS ASSISTANCE APP

On a reasonable commercial effort's basis, Intl.SOS will provide the Members with an assistance application ("Assistance App") for downloading onto the Members' mobile devices. The Assistance App provides Members with (i) one-click dialing to the nearest Intl.SOS assistance center for immediate assistance; (ii) mobile-friendly medical and security information to prepare for trips; (iii) access to the latest medical and security alerts, delivering travel advice before and during travel; and (iv) favorite country content for quick navigation to the Member's most used information. The Assistance App is available for iOS, and Android. Intl.SOS' ability to successfully provide access to the Assistance App will be conditional on factors which may be outside the control or influence of Intl.SOS which may include third parties.

Program Limitations

The following limitations shall apply to the services in this Program:

- *Emergency Medical Evacuation, Medically Supervised Repatriation and Repatriation of Mortal Remains*

Maximum of \$1,000,000 per Member per Intervention

- *Transportation to Join a Hospitalized Member*

Maximum of \$2,500 per Member per Intervention

- *Accommodation While Visiting Hospitalized Member*

Maximum of \$2,500 per Member per Intervention

- *Transportation of Minor Children*

Maximum of \$2,500 per Member per Intervention

- *Return of Traveling Companion*

Maximum of \$2,500 per Member per Intervention

- *Travel Arrangement After Medical Evacuation*

Maximum of \$2,500 per Member per Intervention

- *Emergency Security Evacuation and Repatriation*

Maximum of \$100,000 per Member per Intervention

- *Travel Arrangement After Security Evacuation*

Maximum of \$2,500 per Member per Intervention

Eligibility

Intl.SOS has no obligation to render the services hereunder unless the following eligibility requirements have been met:

- Only those persons designated as Members on the Application shall be eligible for services under the Program.
- Coverage under the Program requires the Program initially be purchased prior to commencement of trip. Subsequent purchases to renew or extend the Program may be made post departure while actively on assignment/traveling, so long as new coverage is purchased prior to expiration of existing coverage.
- Membership continues only for the period for which the Membership Fee has been paid.
- Members engaged in the performance of any business, trade or profession known to be hazardous, including but not limited to oil and gas, mining and construction, are not eligible for services unless they are designated on the Application as performing such activities and prior written approval has been obtained from Intl.SOS.
- Newborn children are covered under the Program after the 45th day from the date of birth subject to the newborn's inclusion on the Application and the Member has paid the applicable fee.

Payment of Membership Fee and Reimbursements

- (1) The Membership Fee is due and payable on or before the commencement of services. Intl.SOS shall have no obligation to render services hereunder unless the Membership Fee has been paid in full.
- (2) Any payments, guarantees or advances made by Intl.SOS under the Program on behalf of a Member are made as agent for the Member. Intl.SOS may, at its discretion, require a deposit to be furnished by the Member before such services are rendered.
- (3) The Member agrees to pay Intl.SOS all Reimbursements which are due under or pursuant these Terms and Conditions, within thirty (30) days of the date of the Intl.SOS invoice.
- (4) The Membership Fee and Reimbursements are net of any applicable withholding taxes, customs, levies, excise taxes (including without limitation value added tax, goods and services tax, use tax and sales tax), deductions or other similar charges imposed by any jurisdiction or government on Intl.SOS or on its services.
- (5) The Member's obligation to pay the Membership Fee and Reimbursements shall not be contingent upon the outcome of any insurance or third-party claim.
- (6) The Membership Fee is refundable only when a written request is received prior to the commencement of the Program. No partial refunds are permitted. After the commencement of the Program, the fee is considered fully earned and nonrefundable.
- (7) Membership programs are not transferable.

Exceptions

The following treatment, items, conditions, activities and their related consequential expenses are not included:

- (1) More than one emergency medical evacuation and/or repatriation for any single medical condition of a Member, during the Term of the Program. The cost for subsequent medical evacuations and/or repatriations will be the responsibility of the Member.
- (2) Any cost or expense not expressly covered by the Program and not approved in advance and in writing by Intl.SOS and/or not arranged by Intl.SOS.
- (3) Any event occurring when the Extended Stay Traveler is within the territory of his/her Home Country or when the Traveler or Frequent Traveler is within 100 miles from his/her Place of Residence in the Home Country.
- (4) Any expense for Members who travel contrary to the advice of a medical practitioner.
- (5) Any expense for medical evacuation or repatriation if the Member is not suffering from a Serious Medical Condition, and/or in the opinion of the Intl.SOS physician, the Member can be adequately treated locally, or treatment can be reasonably delayed until the Member returns to his/her Place of Residence or Host Country.
- (6) Any expense for medical evacuation or repatriation where the Member, in the opinion of the Intl.SOS physician, can travel as an ordinary passenger without a medical escort.
- (7) Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- (8) Any expense related to accident or injury occurring while the Member is engaged in the following hazardous activities including but not limited to B.A.S.E. jumping, bull riding, running of the bulls, free diving, cliff diving, fly-by-wire, paragliding, heli-skiing, heli-snowboarding, wingsuit flying, rock climbing without equipment, mountain climbing over 9,000 feet (2,700 meters), bodily contact sports excluding limited contact sports, multi-sport endurance competitions, parkour, scuba diving if the depth exceeds 131 feet (40 meters), trekking, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments (can be covered to depths up to 131 ft.), martial arts, and any organized sports undertaken on a professional or sponsored basis.
- (9) Cases related to any expense incurred for emotional, mental or psychiatric illness for which the Member is receiving treatment, medication or supervision at the commencement date of the Program, or at the start of any subsequent trip.
- (10) Any expense incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
- (11) Any expense related to the Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight; as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger traveling on a business-related activity in a fixed wing aircraft owned or leased to the Member.
- (12) Any expense related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.
- (13) Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- (14) Any expense incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- (15) Any expense which is a direct result of nuclear reaction or radiation.
- (16) Any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
- (17) Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
- (18) Any expense incurred as a result of: (a) war, whether declared or not, involving any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or (b) war in Europe, whether declared or not, other than: i) civil war, ii) any enforcement action by or on behalf of the United Nations, in which any of the countries stated in this clause (a) above or any armed forces thereof are engaged.
- (19) Any expense incurred for more than one security evacuation per Member out of any given country during the Term of the Program. The cost for subsequent evacuations from that country will be the responsibility of the Member.
- (20) Any expense incurred as a result of an incident where the Member is in the following locations: Afghanistan, Antarctica, Belarus, Cuba, Haiti, Iran, Iraq, Israel, Myanmar, North Korea, Occupied Palestinian Territories (Gaza and West Bank), Russia, South Sudan, Sudan, Syria, Ukraine, Venezuela, Yemen.

Intl.SOS, at its sole discretion, will assist Members on a fee-for-service basis for Interventions falling under the above Exceptions. Intl.SOS reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Member prior to rendering such services on a fee-for-service basis.

General Provisions

Conduct of Others

The Member waives all claims against Intl.SOS for any loss resulting from any advice given, services provided or any acts or omissions of any service provider including, without limitation, providers of medical services, transportation, security personnel, or security services, who are referred by Intl.SOS.

E-Commerce Policies

Without first obtaining the Member's consent, Intl.SOS shall not be permitted to (i) market to or otherwise contact the Member, either electronically or through other media, as a result of their use of Intl.SOS' internet site; or (ii) use, sell, or disclose to any other party any Member-specific information it may have gathered about the Member as a result of his/her use of Intl.SOS' internet site.

Other Limitations

The services are compiled from sources that Intl.SOS considers to be reliable or are expressions of opinion. Intl.SOS has made reasonable commercial efforts to ensure the accuracy of information, however, the information is provided 'as is' and includes reasonable judgments in the circumstances prevailing at the time. The information should not be construed as definitive or binding advice. Intl.SOS recommends that the Member consult with a travel medicine physician prior to traveling internationally. These Terms and Conditions are entered into between the Member and Intl.SOS, and are not intended by the parties, nor shall they be construed to, have the effect of creating or conferring any third-party beneficiary status or rights hereunder upon the Member or any other person (including family members) who may be eligible for services provided under the Program.

Fraudulent Statement

Fraud, misstatement or concealment in the statements made by, for or on behalf of the Member prior to or when effecting the Program, or any fraudulent claim hereunder shall render the Program null and void and all benefits and services shall be forfeited.

Authorization

Intl.SOS may require Members and their immediate family to give Intl.SOS written authorization and releases prior to rendering services under the Program.

Subrogation

Intl.SOS shall be subrogated to any right or claim that the Members may have against a third party and which results in the rendering of services by Intl.SOS under the Program.

Return to Work

The Member shall be solely responsible for the decision as to whether or not a Member returns to work.

Amendment

Intl.SOS reserves the right in its sole discretion to amend these Terms and Conditions. Any such amendment shall be effective as to the Member upon thirty (30) days written notice.

Relationship

The relationship of the parties shall be that of independent contractor and not of employment, partnership, or joint venture, unless expressly provided otherwise in the Program. Neither party shall have, nor represent that it has, any right or authority to bind the other to assume or create any obligation or responsibility expressed or implied on behalf of the other or in the other's name unless provided in the Program. The Program is not a contract of insurance nor is Intl.SOS an ERISA administrator or fiduciary.

Confidential Information, Trade Secrets, Trademarks, Copyrights and Other Property Rights

Each party expressly undertakes to retain in confidence all information and trade secrets transmitted by the other party that have been designated as proprietary and/or confidential, or by the nature of the circumstances surrounding the disclosure, ought in good faith to be treated as proprietary and/or confidential, and will make no use or disclosure of such information or trade secrets except under the terms of the Program, or unless authorized to do so by the disclosing party. Intl.SOS shall own and have the exclusive right to all data, documents, intellectual property and software used or generated by it with respect to the Program and shall have the right to retain copies of any documents provided to it.

Indemnification

THE MEMBER AGREES TO INDEMNIFY, DEFEND AND HOLD INTL.SOS, ITS SUBSIDIARIES AND AFFILIATES, AND THEIR RESPECTIVE DIRECTORS, OFFICERS AND EMPLOYEES, HARMLESS FROM AND AGAINST ANY AND ALL CLAIMS, SUITS, ACTIONS, PROCEEDINGS, OR LIABILITIES OF ANY KIND, INCLUDING REASONABLE ATTORNEY'S FEES AND EXPENSES, ARISING OUT OF MEMBERS WRONGFUL CONDUCT, OMISSION OR FAULT.

Limitation of Liability

Intl.SOS and its Affiliates, and their respective directors, officers, employees or agents shall not be liable for any damages for lost profits, loss of production or opportunity, indirect, special, incidental, consequential or exemplary damages arising from Member's use of the services, including without limitation, incidental, special, punitive, loss of goodwill, loss of or interruption to business, loss of use, or any other commercial damages or losses, fees, costs, charges or expenses howsoever arising even if Intl.SOS had been advised of the possibility thereof and regardless of the legal or equitable theory upon which the claim is based. Without limitation to the other provisions herein, Intl.SOS' entire liability to Member shall not exceed \$25,000 USD.

Geographic Scope of Service

The services provided by Intl.SOS under this Program are rendered on a worldwide basis. Intl.SOS shall be under no obligation to provide the services to Members, who in the sole opinion of Intl.SOS are located in areas that represent conditions in which providing the services is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war (whether declared or undeclared), civil or other hostilities or political unrest.

Force Majeure

Intl.SOS shall not be liable for failure to provide services and/or delays caused by acts of God, strikes, or conditions beyond its control, including but not limited to, sanctions, flight conditions or situations where the rendering of services is prohibited or delayed by local laws, regulators or regulatory agencies. Intl.SOS shall notify the Member of any circumstance likely to cause such failure or delay as soon as reasonably practicable.

Governing Law

The Agreement shall be construed and governed by the laws of the Commonwealth of Pennsylvania, United States of America. The venue for all claims and disputes under the Agreement, and all lawsuits filed concerning the Agreement, shall be maintained in Bucks County, Pennsylvania, USA.

Time Limitations

Any and all legal actions and claims arising under this Program shall be barred unless written notice thereof is received by Intl.SOS within one (1) year of the date of the event giving rise to such action or claim.

Complete Agreement

It is expressly understood and agreed by the parties that the Application and Terms and Conditions are the final expression of the agreement between the parties. There are no promises, agreements, conditions or understandings, either oral or written, between them other than those that are set forth herein. It is further understood and agreed that, unless otherwise provided, no subsequent alteration, amendment, change or addition to the Program shall be binding upon Intl.SOS unless reduced to writing and signed by an authorized representative of Intl.SOS.

Headings

Any headings used in these Terms and Conditions are inserted solely for the convenience of reference and shall not constitute a part of these Terms and Conditions, nor shall they affect the meaning, construction or effect.

Notice

All notices hereunder shall be given to Intl.SOS to the address set forth below and to the Member at the address set forth in the Application. Facsimile notice and signatures are acceptable under these Terms and Conditions and shall be effective when received by the addressee.

International SOS Assistance, Inc.
3600 Horizon Blvd, Trevose, PA 19053
Phone: (215) 942-8000 Fax: (215) 942-8299
Web: www.international SOS.com
Updated May 2025

INDIVIDUAL TRAVEL PROTECTION INSURANCE POLICY

United States Fire Insurance Company, herein referred to as the “Company” or as “We”, “Us” and “Our”, agrees to pay the benefits provided by this policy per its provisions. This policy provides travel protection insurance benefits. Defined terms are capitalized and their meanings are listed in the General Definitions section.

PLEASE READ THIS DOCUMENT CAREFULLY FOR FULL DETAILS

This document is a legal contract issued in consideration of Your enrollment and payment of the premium due collected by Us or Our authorized representative.

10 Day Look Period

If You are not satisfied for any reason, You may cancel this policy within 10 days of the Effective Date of Your coverage by providing Us or Our authorized representative the cancellation notice. We will refund Your premium provided there has been no incurred loss; You have not departed on Your Trip or filed a claim under this policy. When so returned, all coverages under this policy are invalid from the beginning.

Notice to Buyer: This insurance provides travel coverage only and is a limited benefit for unexpected emergency medical or dental care. Where the purpose of your travel is to receive medical, dental or cosmetic care, coverage for that specific treatment is not provided.

INCORPORATION PROVISION: The provisions of this policy and all amendments to this policy, after its effective date, are made part of this policy.

Signed for United States Fire Insurance Company By:



Marc J. Adee
Chairman and CEO



Michael P. McTigue
Secretary

TABLE OF CONTENTS

	SCHEDULE OF BENEFITS
SECTION I	COVERAGE PROVISIONS
SECTION II	WHEN COVERAGE BEGINS AND ENDS
SECTION III	EXTENSION OF COVERAGE
SECTION IV	TRAVEL ARRANGEMENT PROTECTION
SECTION V	PROTECTION FOR YOUR BELONGINGS
SECTION VI	GENERAL DEFINITIONS
SECTION VII	EXCLUSIONS AND LIMITATIONS
SECTION VIII	CLAIMS PROCEDURES
SECTION IX	HOW TO FILE A CLAIM
SECTION X	GENERAL PROVISIONS

SCHEDULE OF BENEFITS

No benefits will duplicate any other benefit or coverage provided under this policy. Should there be a duplication of coverage or benefits, then We will pay the benefit providing the largest amount of coverage.

SECTION IV Travel Arrangement Protection Benefit(s)	Maximum Benefit Amount
Trip Interruption	up to a maximum of \$5,000
SECTION V Protection For Your Belongings Benefit(s)	Maximum Benefit Amount
Baggage and Personal Effects	up to \$500

T7000IP-SOB

SECTION I COVERAGE PROVISIONS

Who Is Eligible For Coverage

A person who is booked to travel on a Trip and pays the required premium is covered under this policy. Eligibility for purchase of this policy will be determined at the time of claim. If it is determined that a person or Trip is not eligible for coverage, any claim for benefits will be denied and Your premium for this policy will be refunded. Coverage is only available for persons who are residents of the United States of America.

Non-Refundable Provision

After the 10-day review period, the premium for this policy is non-refundable.

SECTION II WHEN COVERAGE BEGINS AND ENDS

When Coverage Begins:

This is Your Effective Date and time for Trip Interruption:

Coverage begins when You depart on Your first scheduled Travel Arrangement (or if You must use an alternate Travel Arrangement after Your Scheduled Departure Date to reach Your Scheduled Destination, on the Scheduled Departure Date) for Your Trip.

This is Your Effective Date and time for All Other Coverages:

Coverage begins on the date and time You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate Travel Arrangement to reach Your Scheduled Destination) for Your Trip.

When Coverage Ends:

All Coverages: Your coverage automatically ends on the earlier/est of:

1. the date You complete Your Trip;
2. the Scheduled Return Date;
3. Your arrival at Your Return Destination on a round Trip, or Your Scheduled Destination on a one-way Trip;
4. cancellation of Your Trip covered by this policy.

SECTION III EXTENSION OF COVERAGE

Automatic Extension of Coverage

All coverages will be extended if Your entire Trip is covered by this policy and Your return is delayed due to unavoidable circumstances beyond Your control. This extension of coverage will end on the earlier of the date You reach Your originally scheduled Return Destination or 10 days after the originally Scheduled Return Date.

SECTION IV TRAVEL ARRANGEMENT PROTECTION

TRIP INTERRUPTION

If You must start Your Trip late or are unable to complete Your Trip, We will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the unused, forfeited, prepaid non-refundable Payments or Deposits paid for the land or water Travel Arrangements You purchased for Your Trip plus the Additional Transportation Cost paid to either:

- a) join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements; or
- b) rejoin Your Trip from the point where You interrupted Your Trip to the next Scheduled Destination; or
- c) transport You to Your originally scheduled Return Destination of Your Trip.

The benefit payable for the above will not exceed the cost of a one-way economy airfare (or first or business class, if the original tickets were first or business class) by the most direct route less any refunds paid or payable for Your unused original tickets.

Trip Interruption must occur while coverage is in effect for You due to any of the following covered Unforeseen reasons, as defined:

1. Your death, which occurs while You are on Your Trip;
2. Your Sickness or Injury, that:
 - a) occurs while You are on Your Trip;

- b) is examined and treated by a Physician prior to the time of interruption, unless it is not reasonably possible to do so; and
- c) as certified by a Physician, results in medical restrictions so disabling as to prevent Your continued participation on Your Trip.

SECTION V PROTECTION FOR YOUR BELONGINGS

BAGGAGE AND PERSONAL EFFECTS

We will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, if Your Baggage and Personal Effects, which are lost, stolen, damaged or destroyed during Your Trip less any amount paid or payable by a Common Carrier, hotel, Travel Supplier or any other party responsible for Your loss, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times.

Valuation and Payment of Loss:

the lesser of the following amounts will be paid:

- a. the Actual Cash Value as determined by Us;
- b. the cost to repair or replace the item with material of a like kind and quality.

not to exceed the Maximum Benefit Amount shown in the Schedule of Benefits.

In the event of a loss to a pair or set of items, We may choose to:

- a) repair or replace any part to restore the pair or set to its value before the loss; or
- b) pay the difference between the Actual Cash Value of the items before and after the loss.

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

EXCLUSIONS AND LIMITATIONS apply to Baggage and Personal Effects:

We will not provide benefits for any loss or damage for the following items:

- a. animals;
- b. automobiles and automobile equipment;
- c. boats or other vehicles or conveyances;
- d. motorcycles;
- e. trailers;
- f. motors;
- g. aircraft;
- h. bicycles, except when checked as baggage with a Common Carrier;
- i. household effects and furnishings;
- j. antiques and collectors' items;
- k. any type of or repair or replacement of any type of eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental braces, dental bridges, retainers, other orthodontic devices, hearing aids and prosthetics;
- l. artificial limbs or other prosthetic devices;
- m. prescribed medications;
- n. keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- o. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- p. professional or occupational equipment or property, whether or not electronic business equipment;
- q. sports equipment if the loss results from the use thereof.

Losses not covered:

We will not provide benefits for any loss or damage caused by or resulting from:

- a. breakage of brittle or fragile articles (except musical instruments);
- b. wear and tear or gradual deterioration;
- c. confiscation or appropriation by order of any government or custom's rule;
- d. theft or pilferage while left in any unlocked or unattended vehicle;
- e. property illegally acquired, kept, stored or transported;
- f. Your negligent acts or omissions;
- g. property shipped as freight or shipped prior to the Scheduled Departure Date;

- h. electrical current, including electric arcing that damages or destroys electrical devices or appliances;
- i. Vermin.

SECTION VI GENERAL DEFINITIONS

Accident means a sudden, unexpected unusual specific event that occurs at an identifiable time and place, and shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accommodation(s) means any establishment used for the purposes of temporary, overnight lodging such as apartment, condominium, or other vacation or timeshare residential unit(s).

Actual Cash Value means current replacement cost of such item of like kind and quality.

Additional Transportation Cost means the actual cost incurred for one-way economy transportation (or for the original class of fare, if the original tickets were for a higher class of fare) by Common Carrier by the most direct route, less any refunds paid or payable, for Your unused original tickets.

Baggage and Personal Effects means luggage and personal possessions taken by You on Your Trip, whether owned, borrowed, or rented.

Children/Child means a person under the age of 18 and primarily dependent on You for support and maintenance.

The age limit does not apply to a child who is incapable of self-sustaining employment by reason of mental or physical incapacity.

Civil Disorder or Riot means a public disturbance by a person or persons acting in revolt, coup, rebellion or resistance against an established government or civil authority or involvement in acts of violence that causes immediate danger, damage, or injury to others or their property.

Common Carrier means regularly scheduled air, land, sea conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

Domestic Partner means an opposite or a same-sex partner who is at least eighteen (18) years of age and has met all of the following requirements for at least 6 months:

- a) resides with You;
- b) shares financial assets and obligations with You;
- c) is not related by blood or adoption to You to a degree of closeness that would prohibit a legal marriage;
- d) neither You nor domestic partner is married to anyone else, nor has any other domestic partner.

We may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership or whatever documentation as required by the state in which You reside.

Effective Date means the date and time Your coverage begins, as indicated in When Coverage Begins and Ends section of this policy, or if not specifically outlined therein, the date You paid the total required premium for the coverage.

Family Member means the following relatives of You:

- a) Spouse, civil union partner, Domestic Partner;
- b) children, children-in-law, step-children, foster children, ward or legal ward;
- c) siblings, siblings-in-law, step-siblings;
- d) parents, parents-in-law, step-parents, legal guardians, or guardians;
- e) grandparents, step-grandparents, grandchildren, or step-grandchildren;

- f) step-aunts or step-uncles;
- g) aunts or uncles;
- h) nieces or nephews; step- nieces or step- nephews.

Hospital means a facility that:

- a. is operated according to law for the care and treatment of sick or Injured people;
- b. is licensed or recognized as a general hospital by the proper authority of the state in which it is located;
- c. is recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals;
- d. has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;
- e. is operated for the care and treatment of resident in-patients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility;
- f. is supervised by one or more Physicians available at all times.

A Hospital does not include:

- 1. a nursing, convalescent or geriatric unit of a Hospital when a patient is confined mainly to receive nursing care;
- 2. a facility which primarily treats drug, marijuana or alcoholism addictions;
- 3. a facility that is, other than incidentally, a clinic, a rest home, nursing home, convalescent home, home health care, or home for the aged, nor does it include any ward, room, wing or other section of the Hospital that is used for such purposes;
- 4. any military or veterans Hospital or soldier's home or any Hospital contracted for or operated by a national government or government agency for the treatment of members or ex-members of the armed forces for which no charge is made.

Hospitalized or Hospitalization means admitted to a Hospital overnight or where the patient is charged by the Hospital for a minimum of one day of inpatient charges.

Injury(ies)/Injured means a bodily injury caused by an Accident occurring while Your coverage under this policy is in force and resulting directly and independently of all other causes of loss covered by this policy. Injury must not be caused by, or result from, Sickness. The injury(ies) requires examination and treatment and must be verified by a Physician.

Inpatient means a person:

- a) who is confined in a Hospital as a registered bed patient overnight and
- b) for whom at least one day's room and board is charged by the Hospital unless confined as an Inpatient in any military, veterans or other government supported or sponsored Hospital for which a charge for room and board is not made.

Payments or Deposits means the cash, check, or credit card amounts actually paid for Your Travel Arrangements. Certificates, vouchers, discounts and/or credits applied (in part or in full) towards the cost of Your Travel Arrangements are not Payments or Deposits as defined herein.

Physician means a licensed practitioner acting within the scope of his/her license in the jurisdiction where the services are rendered. The treating Physician cannot be You, a Traveling Companion, or a Family Member.

Pre-Existing Medical Condition means an illness, disease, or other condition during the 60-day period immediately prior to the date Your coverage is effective for which You:

- 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or

- 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this policy.
- 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 due to the worsening of an underlying condition that is being treated with the medication, unless the change is:
 - a) between a brand name and a generic medication with comparable dosage; or
 - b) an adjustment to insulin or anti-coagulant dosage.

Death resulting from a pre-existing medical condition will not be excluded. Death must occur prior to the termination date of the benefit under which the claim is being made.

Primary Residence means Your fixed, permanent and main home for legal and tax purposes.

Return Destination means Your final destination as shown in the enrollment, itinerary or other travel documents and the place to which You expect to return from Your Trip.

Scheduled Departure Date means the date on which You are originally scheduled to leave on Your Trip. This date is specified in the enrollment, itinerary or other travel documents.

Scheduled Destination means as shown in the enrollment, itinerary or other travel documents where You expect to travel to on Your Trip other than Return Destination.

Scheduled Return Date means the date on which You are originally scheduled to return from Your Trip to the point of origin.

Scheduled Trip Departure City means the city from which You are originally scheduled to depart on the Trip where the scheduled tour or cruise on which You are to participate originates.

Sickness means an illness or disease of the body, that commences while Your coverage is in effect and requires examination, diagnosis and treatment by a Physician.

An illness or disease of the body that first manifests itself and then worsens or becomes acute prior to the Effective Date of Your coverage is not a Sickness as defined herein and is not covered by the policy.

Sickness does not include drug addiction, marijuana addiction, or alcohol addiction.

Spouse means Your lawful spouse, if not legally separated or divorced. For the purposes of this policy, the term spouse includes civil union partner whenever used.

Third Party means any person, corporation or other entity (except You and Us).

Travel Arrangements means: (a) transportation; (b) Accommodations; and (c) other specified services arranged for Your Trip by Your Travel Supplier.

Travel Assistance Services Provider means International SOS.

Traveling Companion means a person or persons whose name(s) appear(s) with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not

a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

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

Trip means a scheduled Trip of 90 days or less in length for which coverage is elected and the premium paid and all Travel Arrangements are arranged prior to the Scheduled Departure Date.

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

Vermin means small animals and insects that are harmful or annoying and are often difficult to control.

Wanton means senseless, unprovoked, unjustifiable, or deliberately malicious.

Willful means deliberate or intentional.

You, Your means the person that is scheduled to participate on a Trip; for whom any required enrollment has been completed and the required premium has been paid.

SECTION VII EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You.

The following exclusions apply to Trip Interruption.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the policy;

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, or Family Member booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. expenses incurred by any Child born or adopted during Your Trip;
5. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the policy specifically provides otherwise;
6. participation in a Civil Disorder or Riot, or insurrection;
7. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, or Family Member. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the policy;

8. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
9. costs for Your Trip paid using loyalty rewards points, frequent travel miles, or other non-monetary redeemable points or rewards through similar programs;
10. air travel on a privately owned aircraft (whether as a pilot or a passenger);
11. piloting or learning to pilot or acting as a member of the crew of any aircraft;
12. a loss or damage caused by detention, confiscation or destruction by customs;
13. expenses resulting from a motor vehicle accident, unless the driver is properly licensed to operate the vehicle at the place and time of the Accident;
14. gross negligence, or Willful and Wanton conduct by You.

SECTION VIII CLAIMS PROCEDURES

Your duties in the event a loss:

For Trip Interruption, You must:

Immediately, or as soon as possible, call Your Travel Supplier and the program administrator (see Where to Report a Claim) to report Your interruption to avoid non-covered charges due to late reporting.

If the Insured is prevented from taking their Trip as scheduled or must interrupt their Trip due to Sickness or Injury, the Insured should obtain medical care immediately. We require an examination and treatment by a Physician prior to interruption unless it is not reasonably possible to do so. Provide all unused transportation tickets, official receipts, etc.

For Baggage and Personal Effects:

In case of lost, stolen, damaged, destroyed or delayed Baggage and Personal Effects, You must:

1. report theft losses to police or other local authorities as soon as possible and obtain their written report of Your loss;
2. report the baggage delay to the Air Common Carrier as soon as possible. Submit proof of the report, documentation confirming delivery as well as reimbursement and receipts for essential items;
3. take reasonable steps to protect Your Baggage and Personal Effects from further damage and make necessary and reasonable temporary repairs; (We will reimburse You for those expenses. We will not pay for further damage if You fail to protect Your items);
4. allow Us to examine the damaged Baggage and Personal Effects and/or We may require the damaged item to be sent in the event of payment;
5. in the event of theft or unauthorized use of Your credit cards, You must notify the credit card company immediately to prevent further unlawful activity;
6. original receipts (if available) and a complete list of stolen, damaged or lost item(s) must be provided along with proof of loss providing amount of loss, date, time and cause of loss, and a repair estimate, if the item(s) is damaged.

SECTION IX HOW TO FILE A CLAIM

Notice of Claim: Notice of claim must be reported to Us or Our authorized representative within 20 days no later than 1 year after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our authorized representative and should include sufficient information to identify You.

Claim Forms: When notice of claim is received by Us or Our authorized representative, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by

You sending Us a written statement of what happened. This statement must be received within the time given for filing Proof of Loss.

Proof of Loss: Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Failure to furnish such proof within provided period will not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof during that time. Proof of Loss must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

All claims require You to provide Us with the following: a Trip invoice, itinerary or confirmation showing details of Your Trip

Payment of Claims: Benefits for loss of life will be paid to Your designated beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:

1. Your spouse;
2. Your child or children jointly;
3. Your parents jointly if both are living or the surviving parent if only one survives;
4. Your brothers and sisters jointly; or
5. Your estate.

All other benefits will be paid directly to You, unless otherwise directed. Any accrued benefits unpaid at Your death will be paid to Your estate. If You have assigned Your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

All or a portion of all benefits provided by the policy may, at Our option, be paid directly to the provider of the service(s) to You. All benefits not paid to the provider will be paid to You.

If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) Your estate, We may pay any amount due under the policy to Your beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.

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

SECTION X GENERAL PROVISIONS

Beneficiary Designation and Change: Your beneficiary(ies) is (are) the person(s) designated by and on file with Us or Our administrator. You are over the age of majority and legally competent may change Your beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing Us or Our administrator with a written request for change. When the request is received, whether You are then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to Us on account of any payment made by it prior to receipt of the request.

Clerical Error: We or Our authorized representative may make a clerical error in keeping the data. If so, when the error is found, the premium and/or benefits will be adjusted according to the correct data. An error will not end insurance validly in force, nor will it continue insurance validly ended.

Concealment and Misrepresentation: The entire coverage will be cancelled if You knowingly either concealed or misrepresented any material fact or circumstance relating to this insurance before, during or after a loss. If more than one person is covered by this policy, the cancellation shall not apply to any covered person who did not knowingly either conceal or misrepresent any material fact or circumstance relating to this insurance before, during or after a loss.

Cancellation by the Company: If the policy is cancelled by the Company pursuant to the Concealment and Misrepresentation provision, the cancellation shall not take effect unless We first physically (not electronically) deliver or mail to You at Your address a written notice of the cancellation. Such notice shall:

I.) State the date on which such cancellation shall become effective. The effective date shall not be less than 45 days after the date the notice is mailed or delivered to You provided however, the effective date may be 10 days from the date of mailing or delivery when the policy is not a renewal policy and the cancellation notice is mailed or delivered within 90 days of the policy's effective date.

II.) State the specific reason or reasons of for the cancellation or be accompanied by a statement that upon Your written request, mailed or delivered to Us not less than 10 days prior to the effective date of cancellation, We will specify the reason or reasons for such cancellation. If requested, We shall supply such information within 5 days of Our receipt of such a request.

Conformity with Statute: Terms of this policy that conflict with the laws of the state where it is delivered are amended to conform to such laws.

Data Needed: We or Our authorized representative will keep a record of all the data needed to compute premium and carry out the terms of this policy. We may examine such data at any reasonable time.

Economic or Trade Sanctions: Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws, and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under this policy. For more information, You may consult the OFAC internet website at <https://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

Entire Contract: Changes: This policy and any other attachments are the entire contract of insurance. No agent or other person may change it in any way. Only an officer of the Company can approve a change. Any such change must be shown in this policy or its attachments.

Legal Actions Against Us: All policy terms will be interpreted under the laws of the state in which the policy was issued. No legal action may be brought to recover on the policy within 60 days after written Proof of Loss has been furnished. No legal action for a claim may be brought against Us after 3 years from the time written Proof of Loss is required to be furnished.

Limit on Agent's Authority: No agent may change or waive any provisions of this policy. Our office must approve any change or waiver in writing.

Misstatement of Age: If premiums are based on age and You have misstated Your age, there will be a fair adjustment of premiums based on Your true age. We may require satisfactory proof of age before paying any claim.

Other Insurance with Us: You may be covered under only one travel policy with Us for each Trip. If You are covered under more than one such policy, You may select the coverage that is to remain in effect. In the event of death, the beneficiary or estate will make the selection. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

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

Physician Examination and Autopsy: We, at Our expense, may have You examined when and as often as is reasonable while the claim is pending. We may have an autopsy done (at Our expense) where it is not forbidden by law.

Primary Insurance: The insurance provided by this policy will be paid on a primary basis, regardless of any other coverage. We will pay the applicable eligible benefit, subject to any Deductible amount. We will pay first but

reserve the right to recover from any other insurance carrier with which You may be covered. We will pay the claim first then seek to recover any payments made by a Third Party.

Termination of This Policy: Termination of this policy will not affect a claim for loss, which occurs after You pay the premium and while the policy is in force.

Transfer of Coverage: Coverage under this policy cannot be transferred to anyone else.

United States Fire Insurance Company
Administrative Office: 5 Christopher Way, Eatontown, NJ 07724

TRAVEL INSURANCE COVERAGE

DESCRIPTION OF COVERAGE

RIDER

This Rider is made a part of the policy to which it is attached. This Rider is subject to all of the terms, provisions and limitations of the policy except as they are specifically modified by this Rider. If there is a conflict between the policy and the Rider, the terms of this Rider will govern.

Notwithstanding any provision to the contrary in the policy, or in any document attached thereto, all benefits provided under this Rider shall be paid on a primary basis.

It is important that You understand the provisions and exclusions included within the individual accident and health travel insurance policy.

UNITED STATES FIRE INSURANCE COMPANY

Principal Place of Business: 305 Madison Avenue, Morristown, NJ 07092
Administrative Offices: 5 Christopher Way, Eatontown, NJ 07724
1-800-392-1970 www.cfins.com

TABLE OF CONTENTS

SECTION I	SCHEDULE OF BENEFITS
SECTION II	WHEN RIDER COVERAGE BEGINS AND ENDS
SECTION III	EXTENSION OF RIDER COVERAGE
SECTION IV	TRAVEL INSURANCE BENEFITS
SECTION V	ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS
SECTION VI	RIDER DEFINITIONS
SECTION VII	EXCLUSIONS AND LIMITATIONS
SECTION VIII	RIDER SPECIFIC GENERAL PROVISIONS

SECTION I SCHEDULE OF BENEFITS

Travel Insurance Benefit(s)	Maximum Benefit Amount
Accident & Sickness Medical Expense	\$100,000 per person, per occurrence, per Trip (as chosen)
Accident & Sickness Medical Expense	\$500,000 per person, per occurrence, per Trip (as chosen)
Emergency Dental Expense	\$750 per person, per occurrence, per Trip
Accident Death and Dismemberment Benefit(s)	Principal Sum
Accident Death and Dismemberment Common Carrier Principal Sum	\$25,000 per person, per occurrence, per Trip
Accident Death and Dismemberment Other than Common Carrier Principal Sum	\$25,000 per person, per occurrence, per Trip

SECTION II WHEN RIDER COVERAGE BEGINS AND ENDS

When Rider Coverage Begins:

This is Your Effective Date and time for All Coverages in this Rider: Coverage begins on the date and time You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate Travel Arrangement to reach Your Scheduled Destination) for Your Trip.

When Rider Coverage Ends:

All Coverages in the Rider: Your coverage automatically ends on the earlier/est of:

1. the date You complete Your Trip;
2. the Scheduled Return Date;
3. Your arrival at Your Return Destination on a round Trip, or Your Scheduled Destination on a one-way Trip
4. cancellation of Your Trip covered by the policy and this Rider.

SECTION III EXTENSION OF RIDER COVERAGE

Automatic Extension of Rider Coverage

All coverages under this Rider will be extended if Your entire Trip is covered by the policy and this Rider and Your return is delayed due to unavoidable circumstances beyond Your control. This extension of coverage will end on the earlier of the date You reach Your originally scheduled Return Destination or 10 days after the originally Scheduled Return Date.

Accident and Sickness Medical Expense Extension

If You are Hospitalized due to a covered Injury or Sickness on Your Trip and a treating Physician certifies that You are not Medically Fit to Travel to Your Return Destination on Your Scheduled Return Date, this benefit will be extended for an additional 30 days, or until You are released from the Hospital and Medically Fit to Travel, or You reached the Maximum Benefit Amount shown in the applicable Schedule of Benefits, whichever is earlier, provided that Hospitalization goes beyond the date Your Coverage Ends.

SECTION IV TRAVEL INSURANCE BENEFITS

ACCIDENT & SICKNESS MEDICAL EXPENSE BENEFIT

Benefits will be paid for Medical Expenses incurred by You, up to the Maximum Benefit Amount shown in the applicable Schedule of Benefits, subject to the following:

- a. benefits will be payable only for Medical Expenses resulting from a Sickness or an Injury that occurs while on Your Trip and requires treatment in person by a Physician;
- b. Sickness and Injury which occur while on Your Trip;
- c. only Medical Expenses incurred by You during Your Trip will be reimbursed. Medical Expenses incurred after You return from Your Trip are not covered.

Medical Expenses means expenses for medical care which are incurred while coverage is in effect.

For Accident & Sickness Medical Expenses You must:

1. provide Us with all receipts from the provider of services and reports for medical expenses claimed. Stating the amount paid and listing the diagnosis and treatment;
2. sign a patient authorization to release any information required by Us to investigate Your claim.

EMERGENCY DENTAL EXPENSE BENEFIT

Benefits will be paid for Emergency Dental Expenses incurred by You, up to the Maximum Benefit Amount shown in the applicable Schedule of Benefits, subject to the following:

1. benefits will be payable only for Emergency Dental Expenses resulting from an Injury to sound natural teeth that occurs while on Your Trip and requires treatment in person by a Physician;
2. only Emergency Dental Expenses incurred by You during Your Trip will be reimbursed. Dental Expenses incurred after You return from Your Trip are not covered.

Emergency Dental Expenses means expenses for dental treatment which are incurred while coverage is in effect.

For Emergency Dental Expenses You must:

1. provide Us with all receipts from the provider of services and reports for emergency dental expenses claimed. Stating the amount paid and listing the diagnosis and treatment;
2. sign a patient authorization to release any information required by Us to investigate Your claim.

SECTION V ACCIDENTAL DEATH AND DISMEMBERMENT COMMON CARRIER AND OTHER THAN COMMON CARRIER

COMMON CARRIER

We will pay benefits for Accidental Injuries resulting in a Loss as described in the Table of Losses below, that occurs while You are riding solely as a passenger in or on, boarding or alighting from, any public conveyance provided by a Common Carrier during Your Trip. The Loss must occur within 181 days after the date of the Accident causing the Loss.

The Principal Sum is shown on the Schedule of Benefits.

Table of Losses	
Loss of	% of Principal Sum
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%
Thumb and Index Finger of Same Hand	25%

If more than one Loss is sustained by You as a result of the same Accident, only one amount, the largest applicable to the Losses incurred, will be paid. We will not pay more than 100% of the Principal Sum shown in the applicable Scheduled of Benefits for all Losses due to the same Accident.

Loss with regard to:

- a) hand(s), or foot/feet, means actual severance through or above a wrist joint proximal to the elbow or actual severance through or above the ankle proximal to the knee, respectively;
- b) eye or eyes means total and irrecoverable Loss of entire sight thereof in that eye;
- c) thumb and index finger means complete severance through or above the joint that meets the palm.

EXPOSURE: We will pay for covered losses, as shown in the Table of Loss, which result from You being unavoidably exposed to the elements due to an Accident during Your Trip. The Loss must occur within 365 days after the event which caused the exposure.

DISAPPEARANCE: We will pay for loss of life, as shown in the Table of Loss, if Your body cannot be located within 365 days after a disappearance due to an Accident during Your Trip. We have the right to recover the benefit if We find that You survived the event.

Exposure and/or Disappearance Benefits are supplemental to benefits provided under Accidental Death and Dismemberment and Your Accidental Death and Dismemberment coverage may not exceed the Principal Sum shown in the applicable Schedule of Benefits.

OTHER THAN COMMON CARRIER

We will pay benefits for Accidental Injuries resulting in a Loss as described in the Table of Losses below, other than while covered for AD&D Common Carrier only benefits, during Your Trip. The Loss must occur within 181 days after the date of the Accident causing the Loss.

The Principal Sum is shown on the Schedule of Benefits.

Table of Losses	
Loss of	% of Principal Sum
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%
Thumb and Index Finger of Same Hand	25%

If more than one Loss is sustained by You as a result of the same Accident, only one amount, the largest applicable to the Losses incurred, will be paid. We will not pay more than 100% of the Principal Sum shown in the applicable Scheduled of Benefits for all Losses due to the same Accident.

Loss with regard to:

- a) hand(s), or foot/feet, means actual severance through or above a wrist joint proximal to the elbow or actual severance through or above the ankle proximal to the knee, respectively;
- b) eye or eyes means total and irrecoverable Loss of entire sight thereof in that eye;
- c) thumb and index finger means complete severance through or above the joint that meets the palm.

EXPOSURE: We will pay for covered losses, as shown in the Table of Loss, which result from You being unavoidably exposed to the elements due to an Accident during Your Trip. The Loss must occur within 365 days after the event which caused the exposure.

DISAPPEARANCE: We will pay for loss of life, as shown in the Table of Loss, if Your body cannot be located within 365 days after a disappearance due to an Accident during Your Trip. We have the right to recover the benefit if We find that You survived the event.

Exposure and/or Disappearance Benefits are supplemental to benefits provided under Accidental Death and Dismemberment and Your Accidental Death and Dismemberment coverage may not exceed the Principal Sum shown in the applicable Schedule of Benefits.

SECTION VI RIDER DEFINITIONS

All definitions contained in the policy also apply to this Rider. However with regard to this Rider only, the following definitions, and only the following definitions, are hereby revised to read as follows:

Accident means any unforeseen or unplanned event or circumstance that results in Injury and associated financial loss. The term includes "accidental." None of the following medical conditions is considered to be an Accident: a stroke or cerebrovascular event; a cardiovascular event; a myocardial infarction or heart attack; coronary thrombosis; an aneurysm; and any Sickness or disease of any kind.

Adventure or Extreme Activities include but are not limited to bull riding, running of the bulls, free diving, hot air ballooning, cliff diving, fly-by-wire paragliding, heli-skiing, heli-snowboarding, wingsuit flying, Extreme Sports, professional sports, Mountain Climbing over nine thousands (9,000) feet, motor sport or motor racing, multi-sport endurance competitions, parkour, scuba diving if the depth exceeds one hundred (100) feet and any activity materially similar to the above.

Children/Child means a person who is less than age twenty-six (26) and related to You by blood or by law. The age limit does not apply to a child who is incapable of self-sustaining employment by reason of mental or physical incapacity.

Civil Disorder or Riot means a public disturbance by a person or persons acting in revolt, coup, rebellion or resistance against an established government or civil authority or involvement in acts of violence that causes immediate danger, damage, or injury to others or their property.

Common Carrier means regularly scheduled air, land, or sea conveyance operated under a license for the transportation of passengers for hire not including taxicabs or rented, leased or privately owned motor vehicles.

Complications of Pregnancy means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include hyperemesis gravidarum, preeclampsia, eclampsia, gestational diabetes, gestational hypertension, acute nephritis, nephrosis, cardiac decompensation, and missed abortion. Complications of pregnancy also include 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 do not include Physician-prescribed rest during the period of pregnancy (except due to conditions noted above), false labor, occasional spotting, morning sickness, elective abortion, and similar conditions associated with the management of a difficult pregnancy, not constituting a categorically distinct complication of pregnancy.

Domestic Partner means an opposite or a same-sex partner who is at least eighteen (18) years of age and has met all of the following requirements for at least 6 months:

- a) resides with You;
- b) shares financial assets and obligations with You;
- c) is not related by blood or adoption to You to a degree of closeness that would prohibit a legal marriage;
- d) neither You nor domestic partner is married to anyone else, nor has any other domestic partner.

We may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership or whatever documentation as required by the state in which You reside.

Effective Date means the date and time Your coverage begins, as indicated in When Coverage Begins and Ends section of this Rider, or if not specifically outlined therein, the date You paid the total required premium for the coverage.

Elective Treatment And Procedures means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by Us to be research or experimental or that is not recognized as a generally accepted medical practice.

Experimental or Investigative means treatments, devices or prescription medications, which are recommended by a Physician, but are not considered by the U.S. medical community as a whole, to be safe and effective for the condition for which the treatments, devices or prescription medications 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 U.S. governmental agency approval not received at the time services are rendered.

Extreme Sports means any high-risk non-team sport or recreation activity that is dangerous and if performed optimally, even by the highly skilled, risks loss of life or limb. Extreme Sports often involve speed, height, a high level of physical exertion and/or highly specialized gear. Extreme Sports include but are not limited to: skydiving, BASE jumping, hang gliding, Parachuting, bungee jumping, caving, rappelling, spelunking, white or black water rafting above Grade 3, Skiing or snowboarding outside marked trails or in an area accessed by helicopter, Rock Climbing without equipment, any high-altitude activity, personal combat or fighting sports, rodeo, racing or practicing to race any motorized vehicle, bicycle or watercraft, free diving, and scuba diving at a depth greater than one hundred (100) feet.

Family Member means the following relatives of You:

- a) Spouse, civil union partner, Domestic Partner;
- b) children, children-in-law, step-children, foster children, ward or legal ward;
- c) siblings, siblings-in-law, step-siblings;
- d) parents, parents-in-law, step-parents, legal guardians, or guardians;
- e) grandparents, step-grandparents, grandchildren, or step-grandchildren;
- f) step-aunts or step-uncles;
- g) aunts or uncles;
- h) nieces or nephews; step- nieces or step- nephews.

Hospital means a facility that:

- a. is operated according to law for the care and treatment of sick or Injured people;
- b. is licensed or recognized as a general hospital by the proper authority of the state in which it is located;
- c. is recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals;
- d. has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;
- e. is operated for the care and treatment of resident in-patients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility;
- f. is supervised by one or more Physicians available at all times.

A **Hospital** does not include:

1. a nursing, convalescent or geriatric unit of a Hospital when a patient is confined mainly to receive nursing care;
2. a facility which primarily treats drug, marijuana or alcoholism addictions;
3. a facility that is, other than incidentally, a clinic, a rest home, nursing home, convalescent home, home health care, or home for the aged, nor does it include any ward, room, wing or other section of the Hospital that is used for such purposes;
4. any military or veterans Hospital or soldier's home or any Hospital contracted for or operated by a national government or government agency for the treatment of members or ex-members of the armed forces for which no charge is made.

Hospitalized or Hospitalization means admitted to a Hospital overnight or where the patient is charged by the Hospital for a minimum of one day of inpatient charges.

Injury(ies)/Injured means a bodily injury caused by an Accident occurring while Your coverage under this Rider is in force and resulting directly and independently of all other causes of loss covered by this Rider. Injury must not be caused by, or result from, Sickness. The injury(ies) requires examination and treatment and must be verified by a Physician.

Inpatient means a person:

- a) who is confined in a Hospital as a registered bed patient overnight; and
- b) for whom at least one day's room and board is charged by the Hospital unless confined as an Inpatient in any military, veterans or other government supported or sponsored Hospital for which a charge for room and board is not made.

Medically Fit to Travel means based on assessment by a treating Physician, following Your Injury or Sickness that occurs while on Your Trip, You are medically able to travel.

Medically Necessary means that a treatment, service, or supply:

- a) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed;
- b) meets generally accepted standards of medical practice;
- c) is ordered by a Physician and performed under his or her care, supervision, or order; or
- d) is not used for the convenience of You, Physician, other providers, or any other person.

Mental, Nervous or Psychological Condition or Disorder means a mental or nervous health condition including, but not limited to: anxiety, depression, and neurosis, panic attack, phobia (such as fear of flying, fear of terrorism, fear of disease, etc.), psychosis; or any related physical manifestation.

Mountain Climbing means the ascent or descent of a mountain requiring the use of specialized equipment, including, but not limited to, ropes, belay devices, pick-axes, anchors, pitons, bolts, crampons, carabiners, and lead or top-rope anchoring equipment.

Parachuting means an activity involving the breaking of a free fall from an airplane using a parachute.

Physician means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license in the jurisdiction where the services are rendered. The treating Physician cannot be You, a Traveling Companion, or a Family Member.

Primary Residence means Your fixed, permanent and main home for legal and tax purposes.

Return Destination means Your final destination as shown in the enrollment, itinerary or other travel documents and the place to which You expect to return from Your Trip.

Rock Climbing means the activity of climbing up, down or across artificial rock walls or natural rock formations under the supervision of a guide and utilizing approved safety equipment.

Scheduled Departure Date means the date on which You are originally scheduled to leave on Your Trip. This date is specified in the enrollment, itinerary or other travel documents.

Scheduled Destination means as shown in the enrollment, itinerary or other travel documents where You expect to travel to on Your Trip other than Return Destination.

Scheduled Return Date means the date on which You are originally scheduled to return from Your Trip to the point of origin.

Scheduled Trip Departure City means the city from which You are originally scheduled to depart on the Trip where the scheduled tour or cruise on which You are to participate originates.

Sickness means any affliction of the body which deprives it temporarily of the power to fulfill its usual functions.

Spouse means Your lawful spouse, if not legally separated or divorced. For the purposes of the policy, the term spouse includes civil union partner whenever used.

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

Travel Assistance Services Provider means International SOS.

Traveling Companion means a person or persons whose name(s) appear(s) with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

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

Trip means a scheduled Trip of 90 days or less in length for which coverage is elected and the premium paid and all Travel Arrangements are arranged prior to the Scheduled Departure Date.

Unforeseen means not known, anticipated or reasonably expected.

You, Your means the person that is scheduled to participate on a Trip; for whom any required enrollment has been completed and the required premium has been paid.

SECTION VII EXCLUSIONS AND LIMITATIONS

Notwithstanding any provision to the contrary, only the exclusions and limitations below apply to coverages included in this Rider:

The following exclusions apply to the Medical and Dental Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. mental health care;
4. Elective Treatment and Procedures;
5. care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease that occurs during Your Trip;
6. any treatment or medication which, at the time of Your Scheduled Departure Date, is required to be continued during Your Trip;
7. Normal pregnancy or childbirth (except pre-mature labor or Complications of Pregnancy), or elective abortion;
8. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while this Rider is in effect. Hospitalized or Partially Hospitalized requirements do not apply to Post Traumatic Stress Disorder (PTSD);
9. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
10. Your participation in professional sports. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits in this Rider.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, or Family Member booked and scheduled to travel with You, while sane or insane;

2. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the policy specifically provides otherwise;
3. participation in a Civil Disorder or Riot, or insurrection;
4. Your participation in a felony;
5. air travel on a privately owned aircraft (whether as a pilot or a passenger, except as a fare-paying passenger);
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. operating a motor vehicle while intoxicated.

SECTION VIII Rider Specific General Provisions

In addition to the General Provisions of the policy, the following provisions shall apply to this Rider.

Jurisdiction: This Rider and the policy to which it is attached are subject to the jurisdiction of the New Hampshire insurance commissioner.

Time Limit on Certain Defenses: After 2 years from the date this Rider takes effect, no misstatements, except fraudulent misstatements, made by the applicant in the application for such policy to which this Rider is attached shall be used to void the policy or to deny a claim for loss incurred commencing after the expiration of such 2-year period.

Notice of Claim: Notwithstanding any provision to the contrary, notice for a claim brought under this Rider must be reported to Us or Our authorized representative within 20 days, but no later than 1 year, after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice at: Co-Ordinated Benefit Plans, LLC, P.O. Box 26222, Tampa, FL, 33623. The notice should be given to Us or Our authorized representative and should include sufficient information to identify You.

Time of Payment of Claims: Indemnities payable under this Rider for any loss other than loss for which this Rider provides any periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued indemnities for loss for which this Rider provides periodic payment will be paid no less frequently than monthly and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

This Rider does not waive, alter or extend any provisions or limitations of the policy except to the extent shown above.

This Rider takes effect and expires concurrently with the policy to which it is attached.

Signed for United States Fire Insurance Company By:



Marc J. Adee
Chairman and CEO



Michael P. McTigue
Secretary

FOR FILING A CLAIM

Co-ordinated Benefit Plans, LLC
On Behalf of United States Fire Insurance Company
P.O. Box 26222
Tampa, FL 33623

Phone: Toll Free: 877-794-6904 / Direct dial: 727-259-0235

E-mail your information to: TravelTeam@cbpinsure.com

Or contact us online at: <https://cbpconnect.com>

IMPORTANT: To facilitate prompt claims settlement, You will be asked to provide proof of Your loss. Therefore, be sure to obtain the following as applicable: 1.) 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; 2.) For baggage claims - reports from parties responsible (i.e. airline, cruiseline, etc.) for loss, theft, damage or delay. Some claims may also require a police report. Please obtain receipts for lost or damaged items; 3.) For interruption claims - Your travel invoice, the 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.

HEALTH SERVICES HUB

Wellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life. Your Travel Plan relationship offers a comprehensive resource that aims to help you achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides You with the tools to make wellness part of your daily life as well as a great way to help you to get ready for your upcoming trip.

Enrolled participants get access to individual home fitness programs, assessment calculators, disease prevention studies, health tips, guidance on nutrition, weight loss and exercise as well as additional links to other health-related sites. The site is quick, simple and easy to navigate.

Please visit <https://www.healthserviceshub.com/account/promo> and use the Promo Code “**CBPCONNECT**” to gain access to the site. Once there, you will register by creating your own username and password. You can then begin using these helpful tools which are included as part of your Travel Protection Plan.