



**Notice to State of Washington Residents:** This is not Your Description of Coverage. To obtain Your state-specific insurance policy, call 1-866-684-0218.

**TRAVEL REWARDS CLUB TRAVEL PROTECTION PLAN T-1983 (4.09)**

**SCHEDULE OF COVERAGE & SERVICES**

Benefits Limits	Per Person
<b>Part A – Medical Protection</b>	
Emergency Accident/ Sickness Medical Expense . . . . .	Up to \$100 per day for up to 60 days
<b>Part B – Baggage Protection</b>	
Baggage and Personal Effects . . . . .	\$500
Limit Per Article . . . . .	\$250
Combined Limit- Valuables . . . . .	\$500
Baggage Delay . . . . .	\$100
<b>Part C – Travel Accident Protection</b>	
Accidental Death & Dismemberment . . . . .	\$2,500
Accidental Death & Dismemberment Common Carrier (Air Only) . . . . .	\$150,000
<b>Worldwide Emergency Assistance Services</b>	

**Part A – MEDICAL PROTECTION**

**Emergency Accident Medical Expense**

The Company will pay benefits up to the maximum shown on the Schedule, if an Insured incurs Covered Medical Expenses for Emergency Treatment of an Accidental Injury which occurs during the Covered Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury. Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to: (a) the services of a Physician; (b) charges for Hospital confinement and use of operating rooms; (c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; (d) ambulance service; and (e) drugs, medicines, prosthetic and therapeutic services and supplies. The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to the Insured or already included within the cost of the Trip.

**Part B - BAGGAGE PROTECTION**

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of Coverage and Services for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement. Per article, there is a limit of \$250. There will also be a combined maximum limit of \$500 for the following: jewelry; watches and cameras, including related equipment; articles consisting in whole or in part of silver, gold, or

platinum; furs and articles trimmed with or made mostly of fur. The Insurer will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies. The Insurer will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

**Baggage Delay (Outward Journey Only):** The Insurer will reimburse You for expenses of necessary Personal Effects, up to the maximum shown in the Schedule of Coverage and Services, if Your checked Baggage is delayed or misdirected by Common Carrier for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence. You must be a ticketed passenger of a Common Carrier.

**Excess Insurance Provision**

The insurance provided under Part B shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

**Part C - TRAVEL ACCIDENT PROTECTION**

**Accidental Death & Dismemberment:** If You sustain an Injury while on the Trip, which results in loss of life; actual severance of limb; or entire and irrecoverable loss of: eyesight, speech, or hearing; within 180- days of the date of the Accident, the Insurer will pay the largest applicable amount as follows: the full benefit amount is paid for loss of life, two hands or two feet, speech, and hearing in both ears, one hand, and one foot, sight in both eyes, one hand or one foot, and sight in one eye. One-half of the benefit amount is paid for loss of one hand or one foot, speech, or hearing in both ears, sight of one eye. One-fourth of the benefit is paid for loss of the thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum amount shown on the Schedule of Coverage and Services for all losses due to the same Accident.

**Exposure:** The Insurer will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident. **Disappearance:** The Insurer will pay benefits for loss of life if Your body cannot be located one year after the disappearance of the conveyance in which You were a passenger due to forced landing, stranding, sinking, or wrecking.

**Accidental Death & Dismemberment Common Carrier (Air Only):**

Air Common Carrier benefit applies to Injury sustained by You: while riding as a passenger in or on, boarding or alighting from an aircraft operated under a license for the transportation of passengers for hire. If You sustain an Injury which results in loss of life; actual severance of limb; or entire and irrecoverable loss of eyesight, speech, or hearing, within 180 days of the date of the Accident, the Insurer will pay the largest applicable amount as follows: the full benefit amount is paid for loss of life, two hands or two feet, speech and hearing in both ears, one hand and one foot, sight in both eyes, one hand or one foot and sight in one eye. One half of the benefit amount is paid for loss of one hand or one foot, speech, or hearing in both ears, sight of one eye. One-fourth of the benefit is paid for loss of the thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum amount shown on the Schedule of Coverage and Services for all losses due to the same Accident. **Exposure:** The Insurer will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident. The loss must occur within 365 days after the event which caused the exposure.

**Disappearance:** The Insurer will pay benefits for loss of life if

Your body cannot be located one year after the disappearance of the Common Carrier in which You were a passenger due to forced landing, stranding, sinking, or wrecking.

**WORLDWIDE ASSISTANCE SERVICES**

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

- Medical Evacuation • Medically necessary Repatriation
  - Repatriation of remains • Medical or legal referral
  - Hospital admission guarantee • Translation service
  - Lost Baggage retrieval • Inoculation information
  - Passport / visa information • Emergency cash advance\*
  - Prescription drug / eyeglass replacement\* • Bail bond
- \*Payment reimbursement to the Assistance Company is Your responsibility.

**24-Hour Emergency Assistance Telephone Numbers**

For travel assistance services only:  
**CALL TOLL FREE: 1-888-268-2824**  
**(Within the United States and Canada)**  
**OR CALL COLLECT: 1-603-328-1725**  
**(From all other locations)**

**Be sure to use the appropriate country and city codes when calling.**  
**- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL**

Travel assistance services are provided by an independent organization and not by Arch Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

**EXCLUSIONS**

**The following exclusions apply to Parts A and C:**

- 1) Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only) committed by You or Your Traveling Companion;
- 2) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- 3) Participation in any military maneuver or training exercise;
- 4) Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; scuba diving, and speed contest;
- 5) Participation as a professional in athletics;
- 6) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 7) Being under the influence of drugs or intoxicants unless prescribed by a Physician;
- 8) Commission or the attempt to commit a criminal act by the You or Your Traveling Companion;
- 8) Pregnancy and childbirth (except for Complications of Pregnancy);
- 10) Dental treatment except as a result of Accidental Injury to sound, natural teeth;
- 11) Pre-Existing Conditions;
- 12) Mental or emotional disorders, unless hospitalized.

**The following exclusions apply to Baggage/Personal Effects Coverage only in Part B:**

**ANY LOSS OR DAMAGE TO:** animals; automobiles and their equipment; boats; trailers, motors; motorcycles; other conveyances and their equipment (except bicycles while checked as Baggage with a Common Carrier); eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, securities, and documents; tickets.

#### ANY LOSS CAUSED BY OR RESULTING FROM:

Wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; and property shipped as freight or shipped prior to the Scheduled Departure Date.

#### DEFINITIONS

- 1) "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
- 2) "Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
- 3) "Actual Cash Value" means purchase price less depreciation.
- 4) "Assistance Company" means the service provider with which the Insurer has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.
- 5) "Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.
- 6) "Bodily Injury" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.
- 7) "Common Carrier" means any land, sea, and/or air conveyance operating under a license for the transportation of passengers for hire.
- 8) "Complication of Pregnancy" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.
- 9) "Cruise" means any prepaid sea arrangements.
- 10) "Domestic Partner" means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.
- 11) "Economy Fare" means the lowest published rate for a one-way ticket.
- 12) "Effective Date" means the date and time Your coverage begins, as outlined in the General Provisions section of this policy.
- 13) "Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.
- 14) "Hospital" means a facility that: (a) holds a valid license if it is required by the law; (b) operates primarily for the care and treatment of sick or injured persons as in-patients; (c) has a staff of one or more Physicians available at all times; (d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call; (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.
- 15) "Injury" means Bodily Injury caused by an Accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.
- 16) "The Insurer" means Arch Insurance Company.
- 17) "Land/Sea Arrangements" means land and/or sea arrangements booked through the Travel Supplier.

18) "Medically Necessary" means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.

19) "Pre-Existing Condition" means any Injury, Sickness or condition of Yourself, a Traveling Companion or a Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 180-day period ending on the Effective Date. Conditions are not considered pre existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

20) "Physician" means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or a Family Member.

21) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.

22) "Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

23) "Strike" means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

24) "Traveling Companion" means a person who is sharing travel arrangements with You. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

25) "Trip" means prepaid Land/Sea Arrangements which are more than 100miles from your primary residence and shall include flight connections to join and depart such Land/Sea Arrangements, provided such flight connections are scheduled to commence within one (1) day of the Land/Sea Arrangements.

26) "You," "Your," or "the Insured" means a person who has purchased a Trip and who has paid the required plan cost for the protection plan provided herein

#### TERM OF COVERAGE

1. All Coverage takes effect at 12:01 a.m. local time at Your location on the departure date of Your Trip provided the appropriate plan cost has been paid.

2. All Coverage shall terminate on the earlier of the following dates: (a) Your return to the origination point as specified in the travel tickets; (b) 11:59 p.m. local time at Your location on the date Your Trip is completed.

3. If You extend the return dates, all Coverage will terminate at 11:59 p.m. local time at Your location on the date originally Scheduled Return Date.

**EXTENDED COVERAGE.** All coverage under the policy will be extended, if: (a) Your entire Trip is covered by the policy; and (b) Your return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

#### QUESTIONS, GENERAL INFORMATION OR FILING A CLAIM

For questions regarding Your plan or to receive a claim form, contact TII, or send Your name, address, travel dates, booking number and details of Your loss within 30 days to:

Travel Insured International, Inc.  
P.O. Box 280568  
East Hartford, CT 06128-0568  
1-866-684-0218

**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: For baggage and baggage delay claims reports from parties responsible (i.e. airline, cruise line, etc.) for loss, theft or damage or delay. A police report may be requested. Please obtain receipts for lost or damaged items. 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.

**Notice to State of Washington Residents:** This is not Your insurance policy. To obtain Your state-specific insurance policy, call 1-866-684-0218. You are entitled to cancel the policy within 14 days of Your purchase date with a full refund provided You have not already departed on Your Trip. Under Accident and Sickness Medical Expense, You are eligible for coverage if You receive any treatment within 365 days of the Accident or 30 days of the onset of the Sickness.

Protection plan fees are non-refundable.

#### BENEFICIARY

Your estate, unless written notice of a designated beneficiary is provided to Travel Insured International.

Plan is designed by Travel Insured International



This Insurance, under policy AIC-TRVL-P (2/03) is underwritten by: Arch Insurance Company, with its principal place of business in New York, NY.



Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy for the Participating Organization on file with Travel Insured International. In the event of any conflict between this Description of Coverage and the Master Policy, the policy will govern.