

SCHEDULE OF SERVICES

REDPOINT will provide the services described in this policy and listed below.

SERVICES	LIMITS
MEDICAL TRANSPORTATION	US\$750,000
MORTAL REMAINS TRANSPORTATION	US\$15,000
SECURITY EVACUATION	US\$125,000
INVOLUNTARY DETENTION	US\$15,000
AGGREGATE MAXIMUM	US\$750,000
24/7 TRAVEL ASSISTANCE SERVICES	Included

REDPOINT RESOLUTIONS LLC
CAVALRY MEMBER SERVICES AGREEMENT AND TERMS OF SERVICE

Cavalry is a medical, security and rescue evacuation membership program provided by Redpoint Resolutions LLC (“Redpoint”) arranging global medical, security, and emergency consultation services. Members are provided access to transportation vehicles along with access to medical and security professionals for consultations and other member services. Cavalry is a membership program, not an insurance plan. Redpoint does not and will not reimburse or indemnify members for expenses incurred.

By purchasing and/or using your Cavalry membership, you agree to be bound by this Cavalry Member Services Agreement and its Terms of Service.

This Cavalry Member Services Agreement (“Agreement”) is a legal agreement between you and Redpoint. Redpoint reserves the right, in its sole discretion, to reject any application for Cavalry membership, in which case this Agreement shall be null and void. If accepted, this Agreement shall be effective at 12:01am local time at your location on the effective date and continue through 11:59pm local time at your location on the expiration date. CAVALRY ANNUAL MEMBERS’ MEMBERSHIPS WILL AUTOMATICALLY RENEW AT THE ANNIVERSARY OF THE MEMBERSHIP START DATE UNLESS THE MEMBER NOTIFIES REDPOINT OF THEIR DESIRE TO NOT RENEW THEIR CAVALRY MEMBERSHIP.

TABLE OF CONTENTS

- SECTION I - DEFINITIONS**
- SECTION II - PROVISIONS**
- SECTION III - ELIGIBILITY AND PERIOD OF COVERAGE**
- SECTION IV - SERVICES**

SECTION I. DEFINITIONS

Unless otherwise defined herein or the context otherwise requires, the terms defined below shall have the meanings herein specified for all purposes of this Agreement, applicable to both the singular and plural forms of any of the terms herein defined.

“Application” All information provided by the Member for the preparation and administration of Cavalry.

“Designated Representative” Individual as identified to Redpoint as the primary decision maker for the Member should the Member be unable to communicate.

“Family Membership” Includes the Member, the Member’s spouse or domestic partner, and up to four (4) of their unmarried dependent children under the age of nineteen (19) who are dependent on the primary member for financial support and reside at the Member’s primary residence or under the age of twenty-four (24) who are enrolled as full-time students in an accredited school or college.

“Foreign Country” The country in which the Member is visiting or temporarily residing which is not the country of the Member’s Primary Residence or Home Country.

“Home Country” The Member’s declared county of Primary Residence or country of passport issuance.

“Hospitalized” or “Hospitalization” On a continuous in-patient basis, the Traveler has been admitted to a medical facility due to a medically diagnosed illness or injury. Hospitalization shall not include admission for convenience.

“Involuntary Detention” The abduction by violence or threat of violence and holding under duress of a Traveler by a person or group, excluding government agencies, law enforcement, or military units, for a period of not less than twenty-four (24) hours, demanding payment in exchange for the release of the Traveler.

“Member” The person or persons (spouse, dependent children, or domestic partner) named on the application who have paid the applicable Cavalry membership fees and who have been approved by Redpoint.

“Primary Residence” The Member’s fixed, permanent and principal home for legal and tax purposes. This location will serve as a center point for a radius of 100 miles to determine whether the Member qualifies for Redpoint’s services under the Cavalry Member Services Agreement.

“Qualifying Security Incident” Qualifying Security Event (“OSI”) is any of the following situations involving a Traveler that trigger the need for a Security Evacuation:

- i. The Traveler has been expelled or declared persona non grata on the written authority of the recognized government of the Foreign Country;
- ii. Political or military events involving the Foreign Country have resulted in the appropriate authority(ies), for reasons other than medical, issuing an advisory stating that citizens of the Traveler’s Home Country or country of Primary Residence should leave the Foreign Country;
- iii. Unpredictable natural disaster as determined by Redpoint;
- iv. The Traveler has been deemed kidnapped or a missing person by local or international authorities and, when found and released from captivity, his or her safety and/or well- being are in question as determined by Redpoint within seven days of him or her being found and released;
- v. Security events have created a situation in which the Traveler has experienced deliberate physical harm or a threat against the Traveler’s health and safety as determined by Redpoint.

“Security Evacuation and Involuntary Detention Membership Selection” An election made and paid for by the Member that entitles the Member to Security Evacuation and Involuntary Detention Services pursuant to the Cavalry Member Services Agreement.

“Traveler” A Member who is traveling more than 100 miles from their Primary Residence.

SECTION II. PROVISIONS

1. CAVALRY MEMBERSHIP SERVICES MAXIMUM.

- 1.1. **Aggregate Maximum.** The aggregate maximum cost to Redpoint for the services provided in this Agreement shall be limited to US\$750,000.
- 1.2. **Medical Transportation.** The per-person maximum for medical transportation is US\$750,000.
- 1.3. **Mortal Remains Transportation.** The per-person maximum for mortal remains transportation is US\$15,000.
- 1.4. **Security Evacuation.** The per-person maximum for security evacuation is US\$125,000.
- 1.5. **Involuntary Detention.** The per-person maximum for involuntary detention services is US\$15,000.

2. REDPOINT OBLIGATION.

- 2.1. **Redpoint Obligation.** Redpoint shall only be obligated to pay for services which are provided and arranged for by Redpoint and Redpoint contractors. The final selection and payment for any such services not arranged for or provided by Redpoint shall be the sole responsibility of the Traveler. Redpoint shall not provide reimbursement for transportation services arranged by any third party.

3. PAYMENT, FEES AND REFUNDS.

- 3.1. **Membership Payment.** All membership fees are due and payable on or before the commencement of the membership date. Redpoint shall have no obligation to render services hereunder unless membership fees have been paid in full.
- 3.2. **Other Fees.** All other fees are due upon invoice or prior to or at the time of services to be rendered by Redpoint, at Redpoint’s sole discretion. Any payments, guarantees or advances made by Redpoint under this Agreement on behalf of a Member are made as an agent for the Member. Redpoint may, at its discretion, require a deposit to be furnished by the Member before any such services are rendered.

3.3. **Refunds.** Redpoint will not refund any portion of any Cavalry membership fee after the Cavalry membership start date.

4. LIMITATION OF LIABILITY, INDEMNIFICATION

4.1. In the course of providing services under this Agreement, Redpoint may be engaged in ultra-dangerous or hazardous environments, emergency situations, high-risk activities, sudden or unexpected events and occurrences. Given these unusual, chaotic, fluid, and difficult circumstances, each party agrees to indemnify, defend and hold harmless the other party and its successors, assigns, subsidiaries, affiliates, members, legal counsel, managers, principals, accountants, officers, shareholders, directors, guarantors, employees, subcontractors and agents from and against any and all damages, losses, claims, suits, actions, proceedings, expenses, including legal fees and liabilities of any kind arising out of the indemnifying party's wrongful conduct, omission or the fault of the indemnifying party's agents, employees or subcontractors, including without limitation, the provision of products or services by indemnifying party described in this Agreement.

4.2. Redpoint's maximum liability for any damages or loss shall be limited to US\$750,000.

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

5. FORCE MAJEURE

5.1. Redpoint shall not be liable for damages for any delay or inability of delivery caused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions or situations where the provision of services is prohibited or delayed by local laws, regulators or regulatory agencies.

6. CONSEQUENTIAL DAMAGES

6.1. In no event shall Redpoint be liable for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses, including without limitation, loss of profits, loss of income, loss of business or loss of use.

7. SURVIVAL OF CLAIMS

7.1. Any and all legal actions and claims arising under this Agreement against Redpoint, its officers, directors, employees, contractors, subcontractors, or agents shall be barred unless written notice thereof is received by Redpoint within one (1) year of the date of the initial event giving rise to such action or claim.

8. INFORMATION AND CONSENT

8.1. **Authorization to Share Information and Informed Consent.** The Member authorizes the release, to or from Redpoint and any Redpoint contractor or designated representative, of any and all confidential Member information, including but not limited to, financial information, patient medical records, histories, examinations and test, medical images including photographs, x-rays or other images, output data from medical devices and sound and video files. The Member agrees to assist Redpoint in obtaining this information when necessary and that Redpoint shall not be obligated to provide services if Redpoint is not able to receive or release any necessary information

9. AUTHORIZATION FOR TRANSPORT AND TREATMENT.

9.1. Redpoint may require Members and their immediate family to provide Redpoint with written authorization and releases prior to rendering services under this Agreement. Redpoint shall not be obligated to provide services if necessary documents are not executed by the Member or their designated representative. Member understands and agrees that medical care, including emergency care, may be initiated during transport if in Redpoint or Redpoint contractors' professional judgment, such care is necessary.

10. FRAUDULENT STATEMENT.

10.1. Any fraud, misrepresentation, or concealment in the statements made by the Member may result in the suspension of Redpoint services and payment in full to Redpoint for services rendered to the Member. Redpoint's failure to immediately suspend service and require payment shall not constitute a waiver nor

preclude Redpoint from doing so at a later time.

11. DESIGNATED REPRESENTATIVE.

11.1. In the event that a Traveler is incapacitated and unable to make decisions, Redpoint will attempt to contact the Member's Designated Representative for the purposes of making decisions on behalf of a Member with regards to the services provided in this Agreement.

12. GENERAL EXCLUSIONS.

12.1. Redpoint shall not be under any obligation to pay for or provide any items or services not explicitly set forth herein, including but not limited to any hospital or medical expenses.

13. PROPER LAW AND VENUE.

13.1. This Agreement shall be governed and construed according to the laws of the State of California, United States of America. The venue for all claims and dispute under this Agreement, and all lawsuits filed and all arbitration concerning this Agreement shall be maintained in San Mateo County, California, United States of America.

14. AMENDMENT.

14.1. Redpoint reserves the right, in its sole discretion, to amend all documents including this Agreement, with or without notice. Any such amendment shall be posted to the appropriate Cavalry website and effective immediately upon the Member's renewal date.

15. COMPLETE AGREEMENT.

15.1. Both parties understand and expressly agree that this Agreement represents the entire agreement between the Member and Redpoint and that this Agreement replaces any representations outside of this Agreement.

16. ENFORCEABILITY.

16.1. If any portion or provision of this Agreement is declared illegal or unenforceable by a court of competent jurisdiction, the remainder of this Agreement shall remain in effect and shall be valid and enforceable to the fullest extent permitted by law.

17. HEADINGS.

17.1. Headings used in this document are inserted solely for the convenience of reference and shall not constitute a part of this Agreement, nor shall they affect its meaning, construction or effect.

SECTION IV. SERVICES

1. DESCRIPTION OF MEDICAL TRANSPORTATION SERVICES

1.1 Medical Transportation Services. Subject to the conditions, exclusions, and limitations of this Agreement, Redpoint will provide, arrange and pay all ordinary and necessary expenses for air and/ or surface transportation to a Traveler's Home Country Hospital of Choice for a Traveler who is Hospitalized.

1.2 Mortal Remains Transportation Services. To the extent permitted by law and subject to the terms, limitations and exclusions of this Agreement, Redpoint will arrange and pay for all reasonable and necessary expenses to transport the Traveler's mortal remains to a morgue, funeral home, or mortuary designated by the Traveler's estate within the Traveler's Home Country.

1.3 Medical Transportation and Mortal Remains Transportation Service Limitations. Redpoint reserves the right, at its sole discretion, to determine whether the Traveler's condition is sufficiently serious to warrant evacuation or transportation and the means or methods by which such an evacuation or transport will be provided. Redpoint shall not be obliged to provide more than two (2) transports to any single Traveler in any twelve (12) month period. Redpoint shall not be under any obligation to

provide transport services or incur any expenses to or from a Traveler or mortal remains if, in Redpoint's sole discretion:

- 1.3.1 The Traveler incurs any cost or expense not expressly covered by the Agreement and not approved in advance and in writing by Redpoint and/or not arranged by Redpoint;
- 1.3.2 The Traveler cannot be transported in a manner that enhances Traveler's survival and / or wellbeing;
- 1.3.3 The Traveler is not accessible;
- 1.3.4 The Traveler has an infectious or contagious disease which could endanger the patient, those in contact with the patient or whose transport is prohibited by law;
- 1.3.5 The Traveler's condition is self-inflicted;
- 1.3.6 The Traveler's expense is incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease;
- 1.3.7 The Traveler's primary diagnosis is psychiatric in nature;
- 1.3.8 The Traveler is engaging in the commission of, has committed or is accused of committing a criminal act;
- 1.3.9 The Traveler is Hospitalized due to a pre-existing condition that was diagnosed or treated within forty-five (45) days prior to traveling, or for which symptoms existed which would cause an ordinarily prudent person to seek such diagnosis or treatment;
- 1.3.10 The Traveler has a condition caused by the intentional ingestion and/or overdose of a controlled or banned substance, or is Hospitalized due to the use of drugs or intoxicants not prescribed by a physician;
- 1.3.11 The Traveler's condition occurred while or resulted from engaging in the active service in the armed forces, police of any nation, or as a security or military contractor or professional; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution, terrorism, or insurrection;
- 1.3.12 The Traveler's condition is a result of nuclear reaction or radiation;
- 1.3.13 The Traveler's condition is a result of having been exposed to ionizing radiation or radioactivity from irradiated nuclear fuel which would endanger the patient, those in contact with the Traveler or whose transport is prohibited by law;
- 1.3.14 The Traveler's condition is a result of having been exposed to any nuclear weapon, or chemical or biological agent;
- 1.3.15 The Traveler is traveling against the advice of a physician, while waiting for treatment, or is traveling for the purpose of obtaining medical treatment;
- 1.3.16 The Traveler failed to maintain immigration, work residence or similar visas, permits, or other documentation;
- 1.3.17 The Traveler is beyond her second trimester of pregnancy or transport would endanger the life of the mother and/or unborn child;
- 1.3.18 The Traveler has not heeded travel warnings issued by the State Department or appropriate authorities recommending that Travelers avoid that specific region or location;
- 1.3.19 The Traveler is traveling in above the Arctic Circle parallel north or below the 60th parallel south, unless Traveler's polar application has been approved and Traveler has paid for the polar upgrade.

2. DESCRIPTION OF SECURITY EVACUATION SERVICES

- 2.1 **Security Evacuation Services.** In the event of a Qualifying Security Incident affecting a Traveler, subject to the conditions, exclusions, and limitations in this Agreement, Redpoint will advise, provide, arrange and pay all necessary services for air and/or surface transport to the Traveler's Country of Residence. Evacuation shall be requested within 7 days of the occurrence of any such Qualifying Security Incident. Redpoint personnel shall have sole discretion whether or not to provide such services and the manner in which they are provided.
- 2.2 **Security Evacuation Limitations.** Redpoint reserves the right, at its sole discretion, to determine whether the Traveler's condition is sufficiently serious to warrant evacuation or transportation and the means or methods by which such an evacuation or transport will be provided. Redpoint shall not be obligated to provide more than one (1) transport to any single Traveler in any twelve (12) month period. Redpoint shall not be under any obligation to provide transport services or incur any expenses

to or from a Traveler if, in Redpoint' sole discretion:

- 2.2.1 The Traveler incurs any cost or expense not expressly covered by the Agreement and not approved in advance and in writing by Redpoint and/or not arranged by Redpoint;
- 2.2.2 The Traveler cannot be transported in a manner that enhances Traveler's survival and / or wellbeing;
- 2.2.3 The Traveler is not accessible;
- 2.2.4 The Traveler has not heeded travel warnings issued by the State Department or appropriate authorities recommending that Travelers avoid that specific region or location;
- 2.2.5 The Traveler is engaging in the commission of, has committed or is accused of committing a criminal act;
- 2.2.6 The Traveler's condition occurred while or resulted from engaging in the active service in the armed forces, police of any nation, or as a security or military contractor or professional; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution, terrorism, or insurrection;
- 2.2.7 The Traveler failed to maintain immigration, work residence or similar visas, permits, or other documentation;
- 2.2.8 The Traveler purchased a Cavalry Membership while in a region where a Qualifying Security Incident existed or could have been reasonably predicted to be imminent prior to the purchase of the Cavalry Membership;
- 2.2.9 The Traveler has been kidnapped, detained or held for ransom and has not been released from captivity;
- 2.2.10 The Traveler is traveling above the Arctic Circle parallel north or below the 60th parallel south, unless Traveler's polar application has been approved and Traveler has paid for the polar upgrade.

3. DESCRIPTION OF INVOLUNTARY DETENTION SERVICES

3.1 Involuntary Detention Services. In the event a Traveler is Involuntarily Detained, subject to the conditions, exclusions, and limitations in this Agreement, Redpoint will provide, arrange and pay services for detainee retrieval operations and negotiations up to the limits described in this Agreement. Redpoint personnel shall have sole discretion whether or not to provide such services and the manner in which they are provided.

3.2 Involuntary Detention Limitations. Redpoint reserves the right, at its sole discretion, to determine whether the Traveler is experiencing an Involuntary Detention event and the means or methods by which such Involuntary Detention Services will be provided. Redpoint shall not be obligated to provide Involuntary Detention Services for more than one (1) event to any single Traveler in any twelve (12) month period. Redpoint shall not be under any obligation to provide services or incur any expenses to or from a Traveler if, in Redpoint' sole discretion:

- 3.2.1 The Traveler incurs any cost or expense not expressly covered by the Agreement and not approved in advance and in writing by Redpoint and/or not arranged by Redpoint;
- 3.2.2 The Traveler cannot be transported in a manner that enhances Traveler's survival and / or wellbeing;
- 3.2.3 The Traveler is not accessible;
- 3.2.4 The Traveler has not heeded travel warnings issued by the State Department or appropriate authorities recommending that Travelers avoid that specific region or location;
- 3.2.5 The Traveler is engaging in the commission of, has committed or is accused of committing a criminal act;
- 3.2.6 The Traveler's condition occurred while or resulted from engaging in the active service in the armed forces, police of any nation, or as a security or military contractor or professional; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution, terrorism, or insurrection;
- 3.2.7 The Traveler failed to maintain immigration, work residence or similar visas, permits, or other documentation;
- 3.2.8 The Traveler purchased a Cavalry Membership while in a region where Involuntary Detention could have been reasonably predicted to be imminent prior to the purchase of the Cavalry Membership;

- 3.2.9 The Traveler has violated the law of the Foreign Country;
- 3.2.10 The Traveler is traveling above the Arctic Circle parallel north or below the 60th parallel south, unless Traveler's polar application has been approved and Traveler has paid for the polar upgrade.

5. DESCRIPTION OF TRAVEL ASSISTANCE SERVICES.

- 3.1 **Legal Referrals.** If requested by a Traveler and if available, Redpoint will provide Travelers with contact information for lawyers or legal practitioners within the area where the Traveler is located. Redpoint does not guarantee the quality of the legal advice nor shall Redpoint be liable for any consequences arising out of the services provided by the lawyer or legal practitioner. The final selection and payment for services shall be the sole responsibility of the Traveler.
- 3.2 **Emergency Message Transmission.** At the request of the Traveler, Redpoint will use reasonable efforts to receive and transmit emergency messages between the family and the Traveler.
- 3.3 **Lost Passport and VISA Assistance.** At the request of the Traveler, Redpoint will use reasonable efforts to assist the Traveler arrange for replacement of passport and VISA documents. The final selection and payment for services shall be the sole responsibility of the Traveler.
- 3.4 **Medical Expense Guarantee.** Excluding when Traveler has purchased Cavalry Comprehensive Travel Insurance including Accident or Sickness Medical Expense coverage, at the request of the Traveler, Redpoint will guarantee and pay as agent for the Traveler expenses associated with a Traveler's in-patient or out-patient medical care subject to Redpoint first securing funds from the Traveler or the Traveler's family. The final selection and payment for services shall be the sole responsibility of the Traveler.
- 3.5 **Emergency Translation and Interpretation Services.** In the event of an emergency situation, Redpoint will provide personal telephone translation services. If telephonic interpretation is required as part of an evacuation, costs for such services are included up to the limits provides.
- 3.6 **Emergency Personal Cash.** To the extent practicable and permitted by law, Redpoint will provide Travelers with an emergency cash advance subject to Redpoint first securing funds from the Traveler.
- 3.7 **Transportation of Accompanying Family Members.** To the extent practicable and space permitting, Redpoint shall transport one (1) traveling companion accompanying the Hospitalized Traveler to the destination hospital of the Traveler. If traveling companion is unable to accompany the Traveler due to space constraints, Redpoint shall arrange and pay for transportation, the method of which is in Redpoint's sole discretion to the same hospital destination as the Traveler.

SCHEDULE OF BENEFITS

We will provide the coverage described in this policy and listed below.

BENEFITS	LIMITS
TRAVEL	
TRIP CANCELLATION	TRIP COST*
TRIP INTERRUPTION	150% OF THE TRIP COST LIMIT WHEN TRIP COST* IS \$0, \$1,000 RETURN AIR ONLY
SINGLE OCCUPANCY	TRIP COST*
ITINERARY CHANGE	\$250
MISSED CONNECTION	\$1,000
TRIP DELAY	MINIMUM 3 HOURS DELAY \$200 PER DAY. MAXIMUM OF \$1,000
ACCIDENT & HEALTH	
ACCIDENT OR SICKNESS MEDICAL EXPENSE	\$100,000 DEDUCTIBLE: \$0 EMERGENCY DENTAL ONLY: \$750
ACCIDENTAL DEATH AND DISMEMBERMENT	\$25,000
ACCIDENTAL DEATH AND DISMEMBERMENT – COMMON CARRIER	\$100,000
PROPERTY COVERAGES	
BAGGAGE DELAY	MINIMUM 12 HOURS DELAY \$600
BAGGAGE DELIVERY	\$100
BAGGAGE / PERSONAL EFFECTS	\$2,500 DEDUCTIBLE: \$0 PER ITEM: \$300 DESCRIBED VALUABLES: \$1,000
ADVENTURE SPORTS	
TRIP CANCELLATION	POLICY LIMIT
TRIP INTERRUPTION	POLICY LIMIT
ACCIDENT MEDICAL EXPENSE	POLICY LIMIT
BAGGAGE / PERSONAL EFFECTS – SPORTS EQUIPMENT	\$5,000 DEDUCTIBLE: \$0

*UP TO THE LESSER OF THE TRIP COST PAID OR THE NON-REFUNDABLE CANCELLATION PENALTY(IES) IMPOSED BY THE TRAVEL SUPPLIER(S).

TEN DAY FREE LOOK

You may cancel insurance under the Policy by giving Us or Our Administrator written notice within 10 days from the Effective Date. If You do this, We will refund Your premium paid provided You have not filed a claim under the Policy.

This Policy is issued in consideration of enrollment and payment of the premium due. This Policy describes all of the travel insurance benefits underwritten by American Modern Home Insurance Company, herein referred to as We, Us, and Our. This Policy is a legal contract between You (herein referred to as You or Your) and Us. It is important that You read Your Policy carefully. Insurance benefits vary from program to program. Please refer to the Confirmation of Benefits. It provides You with specific information about the program You purchased. This policy is issued for a stated term as shown on the confirmation of benefits.

TABLE OF CONTENTS

SECTION I - GENERAL DEFINITIONS

SECTION II - GENERAL PROVISIONS

SECTION III - ELIGIBILITY AND PERIOD OF COVERAGE

SECTION IV - COVERAGES

SECTION V - CLAIMS PROCEDURES AND PAYMENT

SECTION VI - GENERAL LIMITATIONS AND EXCLUSIONS

SECTION I. GENERAL DEFINITIONS

"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.

"Accidental Injury" means bodily injury caused by an Accident, directly and independently of all other causes and sustained on or after the Effective Date of this coverage and on or before the Scheduled Return Date. Benefits for Accidental Injury will not be paid for any loss caused by Sickness or other bodily diseases or infirmity.

"Actual Cash Value" means purchase price less depreciation.

"Adventure Sports" means leisure and non-professional sports activities in: cycling, mountain climbing, fishing, Scuba diving for Qualified Divers up to a maximum depth of 40 meters (131 feet) and for Unqualified Divers up to a maximum depth of 30 meters (98 feet), snorkeling, white or black water rafting (Grades 1-4), canoeing, kayaking, water skiing, camping, hiking, backpacking and sailing, downhill and cross country skiing, snowboarding (including off-trail and back country skiing and snowboarding, except as designated unsafe by the resort management), snowmobiling, tobogganing, snow tubing and ice skating.

"Baggage" means luggage and personal effects and possessions whether owned, borrowed, or rented, and taken by You on the Covered Trip.

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

"Business Equipment" means property used in trade, business, or for the production of income; or offered for sale or trade or components of goods offered for sale or trade.

"Business Partner" means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day to day management of the business.

"City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

"Common Carrier" means any regularly scheduled land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

"Complications of Pregnancy" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.

"Covered Expenses" shall mean expenses incurred by You which are: for Medically Necessary services, supplies, care, or treatment; due to Sickness or Accidental Injury; prescribed, performed or ordered by a Physician; Reasonable and Customary charges; incurred while insured under the Policy; and which do not exceed the maximum limits shown in the Schedule of benefits, under each stated benefit.

"Covered Trip" means a trip for which You request insurance coverage and pay the required premium, and includes:

- (a) a period of travel away from home to a destination outside Your City of residence; and
- (b) the trip has defined Departure and Return dates.

"Deductible" means the dollar amount You must contribute to the loss.

"Default" means a material failure or inability to provide contracted services due to financial insolvency.

"Dependent Child(ren)" means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: less than age 19 and primarily dependent on You for support and maintenance; or who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance.

"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 6 continuous months prior to the Effective Date of coverage.

"Effective Date" means the date and time Your coverage begins, as outlined in Section III. Eligibility and Period of Coverage of the Policy.

"Emergency Sickness" means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of Your condition or place Your life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while Your coverage is in force and during Your Covered Trip.

"Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, Yours or Your Domestic Partner's caregiver, 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.

"Hazard" means:

- (a) Any delay of a Common Carrier (including Inclement Weather);
- (b) Any delay by a traffic Accident en route to a departure, in which You are or a Traveling Companion is directly or not directly involved;
- (c) Any delay due to lost or stolen passports, travel documents or money; quarantine; hijacking; unannounced Strike; Natural Disaster; civil commotion or riot;
- (d) A closed roadway causing cessation of travel to the Travel Supplier or destination of the Covered Trip, and substantiated by the department of transportation, state police, or other like authority;
- (e) Severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation records;
- (f) Avalanche that delays You from reaching Your destination or Your primary residence when returning home; or
- (g) Landslide that delays You from reaching Your destination or Your primary residence when returning home.

"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 1 or more Physicians available at all times;
- (d) provides 24 hour nursing service and has at least 1 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.

"Host at Destination" means a person with whom You are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

"Insured" means a person who has enrolled for insurance under this Policy. You and Your also mean the Insured.

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

"Natural Disaster" means flood, fire, hurricane, tornado, earthquake, tsunami, volcanic eruption, blizzard or avalanche that is due to natural causes.

"Payments or Deposits" means the cash, check, or credit card amounts actually paid for Your Covered Trip. Certificates; vouchers; frequent traveler rewards, miles or points; discounts and/or credits applied (in part or in full) towards the cost of Your Covered Trip are not Payments or Deposits as defined herein.

"Physician" means a licensed practitioner of medical, surgical or dental services acting within the scope of his or her license and shall include Christian Science Practitioners. The treating Physician may not be You, a Traveling Companion or a Family Member.

"Policy" shall mean this individual Policy document, the Confirmation of Benefits, the Schedule of Benefits, and any endorsements, riders or amendments that will attach during the period of coverage.

"Pre-Existing Condition" means any Accidental Injury, Sickness or condition of You, Your Traveling Companion, or Your Family Member booked to travel with You for which medical advice, diagnosis, care or treatment was recommended or received within the 90 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the Sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

"Qualified Diver" means a diver that is certified by a recognized scuba diving authority such as the Professional Association of Diving Instructors.

"Reasonable and Customary / Reasonable and Customary Charges" means an expense which:

- (a) is charged for treatment, supplies, or medical services Medically Necessary to treat Your condition;
- (b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- (c) does not include charges that would not have been made if no insurance existed. In no event will the Reasonable and Customary charges exceed the actual amount charged.

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

"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 or to Your primary residence from a Covered Trip.

"Sickness" means an illness or disease which is diagnosed or treated by a Physician on or after the Effective Date of insurance and while You are covered under the Policy.

"Strike" means a stoppage of work (a) announced, organized and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strikes are work slowdowns and sickouts.

"Terrorist Attack" means an incident deemed an act of terrorism by the U.S. Department of State.

"Traveling Companion(s)" means person(s) named and traveling under the same reservation as You, person(s) booked to accompany You on Your Covered Trip, person(s) sharing travel arrangements with You, or a person or persons with whom You have coordinated travel arrangements and intend to travel with You during the Covered Trip. Note: A group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

"Travel Supplier" means any entity involved in providing travel services or travel arrangements.

"Unforeseen" means not anticipated or expected, and occurring on or after the Effective Date of the Policy.

"Unqualified Diver" means a diver who is not certified by a recognized scuba diving authority such as the Professional Association of Diving Instructors.

SECTION II. GENERAL PROVISIONS

The following provisions apply to all coverages:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no more than 2 years after the time required for giving Proof of Loss.

MISREPRESENTATION AND FRAUD: Your coverage shall be void if, whether before or after a loss, You have concealed or misrepresented any material fact or circumstance concerning the Policy or the subject thereof, or Your interest therein, or if You commit fraud or material misrepresentations in connection with this insurance coverage.

SUBROGATION: To the extent We pay for a loss suffered by You, We will take over the rights and remedies You had relating to the loss. This is known as subrogation. You must help Us to preserve Our rights against those responsible for the loss. This may involve signing any papers and taking any other steps We may reasonably require. If We take over Your rights, You (or Your designated representative if a minor) must sign an appropriate subrogation form supplied by Us. We will not retain any payments until You have been made whole with regard to any claim payable under the Policy.

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

CANCELLATION

Cancellation by the Insured:

You have the right to cancel the Policy at any time by giving advance notice to Our Administrator or Us (stating when thereafter the cancellation shall be effective). We will refund any unearned premium to You within 10 days of cancellation.

Cancellation by Us:

This is a single pay, single term, non-renewable Policy. We have no unilateral right to cancel this Policy after the Effective Date of coverage.

SECTION III. ELIGIBILITY AND PERIOD OF COVERAGE

ELIGIBILITY: Each Insured must enroll for his or her own insurance and pay any premium due. If accepted by Us, each person will become an Insured.

EFFECTIVE DATE AND POLICY TERM: The Effective Date of Your Policy is shown in the Confirmation of Benefits and remains in effect for the stated term shown in the Confirmation of Benefits.

When Your coverage for Benefits Begins:

Subject to payment of any premium due:

- (a) For Trip Cancellation: Coverage begins at 12:01 A.M. local time, at Your location on the day after the required premium for such coverage is received by Us or Our Administrator as shown in the Confirmation of Benefits. Coverage ends at the point and time of departure on Your Scheduled Departure Date.
- (b) For Trip Delay: Coverage is in force while en route to and from the Covered Trip.
- (c) For all other coverage: Coverage begins at the later of the point and time of Your departure on the Scheduled Departure Date; or your actual departure for Your Covered Trip.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor You have control, Your term of coverage shall be automatically adjusted in accordance with Your or the Travel Supplier's notice to Us of the delay or change.

When Your Coverage Ends:

Coverage is effective for the stated term shown in Your Confirmation of Benefits. In addition, Your coverage will end at 11:59 P.M. local time on the date which is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets;
- (b) the date You return to Your origination point if prior to the Scheduled Return Date;
- (c) the date You leave or change Your Covered Trip (unless due to Unforeseen and unavoidable circumstances covered by the Policy);
- (d) if You extend the return date, coverage will terminate at 11:59 P.M., local time, at Your location on the Scheduled Return Date;
- (e) the date You cancel Your Covered Trip.

EXTENDED COVERAGE:

All coverage under the Policy will be extended, if:

- (a) Your entire Covered Trip is covered by the Policy; and
- (b) Your return is delayed by covered reasons specified under Trip Cancellation, Trip Interruption or Trip 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) 7 days after the date the Covered Trip was scheduled to be completed.

SECTION IV. COVERAGES

TRIP CANCELLATION

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from taking Your Covered Trip due to any of the Unforeseen Events listed below.

We will pay You for the following:

- (a) The amount of forfeited, non-refundable, and unused Payments or Deposits that You paid for the Covered Trip, or change fees incurred in place of full penalties.
- (b) Additional cost incurred if the Travel Supplier cancels Your Covered Trip for a covered reason and You elect to replace that Travel Supplier with a different Travel Supplier.
- (c) Non-refundable cancellation charges imposed by the Travel Supplier(s).
- (d) Airfare cancellation charges for flights arranged by the Travel Supplier in connection with Your Covered Trip.
- (e) If Your Travel Supplier cancels Your Covered Trip, We will pay up to \$100.00 for the reissue fee charged by the airline for the tickets. You must have covered the entire cost of the Covered Trip including the airfare.
- (f) If You used frequent traveler awards (frequent flyer miles or Hotel/Motel rewards) for any part of a Covered Trip, We will pay the fees incurred by You for re-depositing those awards in Your account if the Covered Trip is canceled for any of the Unforeseen Events listed below. This does not increase the total benefits payable under this Trip Cancellation benefit as stated in the Schedule of Benefits.

In no event shall the amount We pay exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Benefits. Coverage does not include Default of a Travel Supplier or other organization that results in loss of services.

SPECIAL CONDITIONS: You must advise the Travel Supplier and Us as soon as possible in the event of a claim. We will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier and Us as soon as reasonably possible.

TRIP INTERRUPTION

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from continuing or resuming Your Covered Trip due to any of the Unforeseen Events listed below.

We will pay for the following:

- (a) Unused, non-refundable travel arrangements prepaid to the Travel Supplier(s).
- (b) Additional transportation expenses incurred by You.
- (c) Up to the maximum shown in the Schedule of Benefits for the airfare paid, less the value of applied credit from an unused return travel ticket, to reach the original destination if You are delayed and leave after the Scheduled Departure Date, or return You to the return destination of the Covered Trip as specified in the original travel documents from the point where You interrupted the Covered Trip, or rejoin the Covered Trip from the point where You interrupted the Covered Trip.
- (d) If You used frequent traveler awards (frequent flyer miles or Hotel rewards) for any part of a Covered Trip, We will pay the fees incurred by You for re-depositing those awards in Your account if the Covered Trip is interrupted for any of the Unforeseen Events listed below.
- (e) Return air travel up to the lesser of the cost of an economy flight or the amount shown in the Schedule of Benefits.

In no event shall the amount We pay exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Benefits.

For Trip Cancellation or Trip Interruption, Unforeseen Events Include:

- (a) Accidental Injury, Sickness or death of You, Your Traveling Companion, Your Family Member, or Your Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your participation or continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
- (b) The death or hospitalization of Your Host at Destination.
- (c) Inclement weather, Natural Disaster, or Terrorist Attack which results in the complete cessation of travel services at the point of departure or destination for at least 24 consecutive hours.
- (d) Mandatory evacuation ordered by local authorities at Your final destination due to hurricane or other Natural Disaster. You must have 50% of Your total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip. This benefit only applies if purchased within 14 days of the initial Covered Trip payment.
- (e) Named hurricane causing cancellation of travel to Your destination because it has become uninhabitable for the greater of: (1) 4 days or (2) 50% of Your Covered Trip length. We will only pay benefits for losses occurring within 14 calendar days after the named hurricane makes Your destination accommodations uninhabitable. Your destination accommodations are uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety Hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the Effective Date of Your Trip Cancellation coverage or less than 14 days after the Effective Date of Your Trip Cancellation coverage. This coverage applies only if insurance was purchased within 14 calendar days of initial Covered Trip payment.
- (f) Natural Disaster or documented man-made disaster at the site of Your destination which renders Your accommodations at Your destination uninhabitable.
- (g) Strike that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
- (h) Mechanical breakdown of the Common Carrier on which You are scheduled to travel resulting in a cancellation or suspension of travel by that Common Carrier for that Covered Trip. This must be documented by the Common Carrier.
- (i) Your transfer by the employer with whom You are employed on the Effective Date of insurance which requires Your principal residence to be relocated.
- (j) You are terminated, or laid off from employment, from a place of employment for which You have been employed for the past 3 consecutive years.
- (k) Your company is directly involved in a merger or acquisition. You must be an active employee of the company(ies) that is/are merging and You must be directly involved in such an event.
- (l) Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, Bankruptcy, Natural Disaster, or financial Default.
- (m) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within a 100 mile radius of the territorial City limits of the City to be visited as shown in Your itinerary, and if the United States government issues a travel advisory indicating that Americans should not travel to a City named on the itinerary.
- (n) Bankruptcy and/or Default of Your Travel Supplier which occurs more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This coverage only applies if the Policy was purchased within 14 calendar days of the initial Trip payment.
- (o) A documented theft of passports or visas. Documented means that You have reported the theft to the local authorities.
- (p) You are unable to participate in a scheduled hunting, fishing, or sport expedition due to a delay of Your personal necessary sports equipment by customs or a Common Carrier.
- (q) You and/or Your Traveling Companion are hijacked; quarantined; required to serve on a jury; subpoenaed; required to appear as a witness in a legal action, provided You are or Your Traveling Companion are not a party to the legal

action or appearing as a law enforcement officer; the victim of felonious assault; having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.

- (r) You or Your Traveling Companion being directly involved in or delayed due to a traffic Accident substantiated by a police report, while en route to departure.
- (s) You, or Your Traveling Companion or Family Member, who are military personnel, are called to emergency duty due to a Natural Disaster other than war, military duty within 30 days of departure, or You have Your leave revoked or You are redeployed.
- (t) The United States government or government authorities at Your destination prohibit the kind of activities You planned to do. Prohibitions include: closing a reserve, banning all hunting, declaring the kind of hunting You were planning to do illegal, any other prohibitions We approve.
- (u) A cancellation of Your Covered Trip if Your arrival on the Covered Trip is delayed and causes You to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Trip Delay benefit.

SINGLE OCCUPANCY

We will pay You, up to the maximum shown on the Schedule of Benefits, for the additional cost incurred during the Covered Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his or her Covered Trip delayed, canceled, or interrupted for a covered reason and You do not cancel Your Covered Trip.

ITINERARY CHANGE

In the event the Travel Supplier makes a change to Your Covered Trip itinerary which prevents You from participating in an event/activity pre-paid prior to departure and scheduled on Your Covered Trip itinerary, nonrefundable pre-paid event/activity expenses will be reimbursed up to the maximum benefit amount shown in the Schedule of Benefits.

Benefits will not be paid if the event/activity is rescheduled during the course of the Covered Trip.

Verification by the Travel Supplier of the change in the scheduled Covered Trip itinerary will be necessary for claim payment.

MISSED CONNECTION

We will pay the benefit shown in the Schedule of Benefits if You missed Your Covered Trip departure due to cancellation or delay for 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or any delay caused by a Common Carrier. Benefits of up to the amount shown in the Schedule of Benefits are provided to cover additional transportation expenses needed for You to join the departed Covered Trip, reasonable accommodations and meal expenses and non-refundable Covered Trip payments for the unused portion of Your Covered Trip. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to You if You are able to meet Your scheduled departure but cancel Your Covered Trip due to Inclement Weather.

TRIP DELAY

We will pay You for additional expenses on a one-time basis, up to the maximum shown in the Schedule of Benefits, if You are delayed en route to or from the Covered Trip for 3 or more hours due a defined Hazard.

Additional expenses include:

- (a) any prepaid, unused, non-refundable land, air, or water accommodations;
- (b) any reasonable additional expenses incurred (meals, accommodations, local transportation, and telephone calls);
- (c) an economy fare from the point where You ended Your Covered Trip to a destination where You can resume Your Covered Trip;
- (d) a one-way economy fare to return You to Your originally scheduled return destination.

We will pay the daily benefit shown in the Schedule of Benefits for up to the maximum number of days shown.

ACCIDENT OR SICKNESS MEDICAL EXPENSE

We will pay Reasonable and Customary Charges up to the limit shown on the Schedule of Benefits, if You incur necessary Covered Medical Expenses as a result of an Accidental Injury or Sickness which occurs during the Covered Trip. You must receive initial treatment for Accidental Injuries or Sickness while on the Covered Trip.

“Covered Medical Expenses” are Medically 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, Hospital or ambulatory medical-surgical center services (this will also include expenses for a Cruise ship cabin or Hotel room, not already included in the cost of Your Covered Trip, if recommended as a substitute for a Hospital room for recovery from an Accidental Injury);
- (c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies;
- (f) emergency dental treatment for the relief of pain.

We will not pay benefits in excess of the Reasonable and Customary Charges. We will not cover any expenses incurred by another party at no cost to You or already included within the cost of the Covered Trip.

We will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

We will advance payment to a Hospital, up to the maximum shown on the Schedule of Benefits, if needed to secure Your admission to a Hospital because of Accidental Injury or Sickness.

ADVENTURE SPORTS COVERAGE

Benefits will be paid up to the limit shown in the Schedule of Benefits, if You suffer an Accidental Injury while participating in any of the following sports: cycling, mountain climbing, fishing, Scuba diving for Qualified Divers up to a maximum depth of 40 meters (131 feet) and for Unqualified Divers up to a maximum depth of 30 meters (98 feet), snorkeling, white or black water rafting (Grades 1-4), canoeing, kayaking, water skiing, camping, hiking, backpacking and sailing, downhill and cross country skiing, snowboarding (including off-trail and back country skiing and snowboarding, except as designated unsafe by the resort management), snowmobiling, tobogganing, snow tubing and ice skating.

ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table below. The loss must occur within 365 days after the date of the Accident causing the loss. The Principal Sum is shown on the Schedule of Benefits.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount of a sustained loss shown in the Table of Losses.

TABLE OF LOSSES

Loss of:	Percentage 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%
Speech And Hearing In Both Ears	100%
Speech	50%
Hearing In Both Ears	50%
Thumb and index finger of same hand	25%

"Loss" with regard to:

- (a) hand or foot, means actual complete severance through and above the wrist or anklejoints;
- (b) eye means an entire and irrecoverable loss of sight;
- (c) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears;
- (d) thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

No benefit is payable for loss resulting from or due to stroke, cerebral vascular, or cardiovascular Accident or event; myocardial infarction (heart attack); coronary thrombosis, or aneurysm.

EXPOSURE: We will pay benefits for covered Losses which result if You are unavoidably exposed to the elements due to an Accident. The loss must occur within 365 days after the event which caused the exposure.

DISAPPEARANCE: We will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

ACCIDENTAL DEATH AND DISMEMBERMENT – 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 as a passenger in or on, boarding or alighting from, any air, sea or land conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The Loss must occur within 365 days after the date of the Accident causing the Loss. The Principal Sum is shown on the Schedule of Benefits.

If more than 1 Loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

TABLE OF LOSSES

Loss of:	Percentage 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%
Speech And Hearing In Both Ears	100%
Speech	50%
Hearing In Both Ears	50%
Thumb and index finger of same hand	25%

EXPOSURE: We will pay benefits for covered Losses which result if You are unavoidably exposed to the elements due to an Accident. of a conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The Loss must occur within 365 days after the event which caused the exposure.

DISAPPEARANCE: We will pay benefits for Loss of life if Your body cannot be located 1 year after Your disappearance due to forced landing, stranding, sinking, or wrecking of a conveyance operated under a license for the transportation of passengers for hire during the Covered Trip in which You were a passenger.

BAGGAGE DELAY / BAGGAGE DELIVERY

We will pay You for the expense of replacing necessary personal effects, up to the maximum shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 12 hours, while on a Covered Trip.

If Your Checked Baggage is delayed after You have reached Your destination and the Common Carrier makes a charge for delivery, We will pay the reasonable cost up to the Baggage Delivery Maximum Benefit shown on the Schedule of Benefits to deliver Your Checked Baggage to Your Destination. A copy of the delivery invoice and verification of the delay or misdirection by the Common Carrier must be submitted with the claim.

You must be a ticketed passenger on a Common Carrier. All claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchase or replacement of necessary personal effects must accompany any claim.

BAGGAGE/PERSONAL EFFECTS

We will pay You up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to Baggage and personal effects, provided You, Your Traveling Companion or Your Family Member has taken all reasonable measures to protect, save and/or recover the property at all times. The Baggage and personal effects must be owned by and accompany You during the Covered Trip. If You have checked Your Baggage with a Common Carrier and delivery is delayed, coverage for Baggage will be extended until the Common Carrier delivers the property.

There is a per article limit of \$300. There is a combined maximum limit of \$1,000 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sports equipment; personal computers; radios; cameras; camcorders and their accessories and related equipment; and other electronic items.

We will pay You for fees associated with the replacement of Your passport during Your Covered Trip. Receipts are required for reimbursement. We 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.

We will pay the lesser of the following:

- (a) Actual Cash Value, as determined by Us, at time of loss, theft or damage to Baggage and Personal Effects; or
- (b) the cost of repair or replacement.

BAGGAGE/PERSONAL EFFECTS – SPORTS EQUIPMENT

Loss of Sports Equipment Coverage: If Your sports equipment is lost by the Common Carrier, or damaged, or stolen, We will pay up to the amount in the Schedule of Benefits provided You have taken all reasonable measures to protect, save and recover Your property at all times. The sports equipment must be owned by and accompany You during the Covered Trip. If You have checked Your sports equipment with a Common Carrier and delivery is delayed, coverage for sports equipment will be extended until the Common Carrier delivers the property.

Property or Losses not covered under this benefit include:

- (a) Items other than sports equipment;
- (b) Intentional acts;
- (c) Gross negligence or willful and wanton misconduct;
- (d) Sports equipment shipped as freight or shipped prior to Your Scheduled Departure Date;
- (e) Sports equipment that is left untended in or on a vehicle or a car trailer;
- (f) Sports equipment that is lost by a Common Carrier and the Loss is not reported to the Common Carrier within 24 hours after the Loss and a claim is not filed with the Common Carrier;
- (g) Sports equipment that is stolen and the theft is not reported to the appropriate authorities; or
- (h) Damage to the sports equipment resulting from defective materials or workmanship, ordinary wear and tear, or normal deterioration.

If Your sports equipment is lost or stolen or damaged, We will pay the lesser of:

- (a) Actual Cash Value, as determined by Us, at time of loss, theft or damage to Baggage and Personal Effects; or
- (b) the cost of repair or replacement.

Sports Equipment Rental Coverage: If Your sports equipment is damaged, lost or delayed by the Common Carrier for 12 hours or more, or stolen, We will reimburse You on a one-time basis for the reasonable costs of renting replacement sports equipment during Your Covered Trip up to the amount shown in the Schedule of Benefits.

A police report is required if Your sports equipment is stolen. A Common Carrier property loss report is required for proof of damage, delay or loss caused by the Common Carrier. In addition, damaged sports equipment may require inspection by Us prior to claims payment and should be kept by You as proof of Loss. Coverage is secondary to any coverage provided by the Common Carrier.

SECTION V. CLAIMS PROCEDURES AND PAYMENT

All benefits will be paid in United States Dollars. The following provisions will apply to all benefits except Baggage Delay / Baggage Delivery, Baggage/Personal Effects, and Baggage/Personal Effects – Sports Equipment Only (if applicable).

PAYMENT OF CLAIMS: We, or Our authorized designee, will pay a claim after receipt of acceptable Proof of Loss. Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for Loss of life will be paid to the following surviving beneficiaries in the order shown:

- (a) Your spouse;
- (b) Your child or children jointly;
- (c) Your parents jointly if both are living or the surviving parent if only 1 survives;
- (d) Your brothers and sisters jointly; or
- (e) Your estate.

All other claims will be paid to You. All or a portion of all other benefits provided may, at Our option, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, We may make arrangements to pay claims to Your legal guardian, committee or other qualified representative. Any payment made in good faith will discharge Our liability to the extent of the claim.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other insurance policies for the same loss.

NOTICE OF CLAIM: Written notice of claim must be given by the Claimant (either You or someone acting for You) to Us or our authorized designee within 20 days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name, the Travel Supplier's name and the Policy number. Notice should be sent to Our administrative office, at the address shown on the Schedule of Benefits or to Our authorized designee.

PROOF OF LOSS: The Claimant must send Our authorized Administrator or Us proof of Loss within 90 days after a covered Loss occurs or as soon as reasonably possible.

OTHER INSURANCE WITH US: You may be covered under only 1 travel Policy with Us for each Covered Trip. If You are covered under more than 1 such Policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

The following provisions apply to Baggage Delay / Baggage Delivery, Baggage/Personal Effects, and Baggage/Personal Effects – Sports Equipment Only (if applicable).

NOTICE OF LOSS: If Your covered property is lost, stolen or damaged, You must:

- (a) notify Us, or Our Administrator as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the Loss or damage; and
- (d) notify the police or other authority in the case of robbery or theft within 24 hours.

PROOF OF LOSS: You or Your designated representative must furnish Us or Our authorized Administrator, with Proof of Loss. This must be a detailed statement. It must be filed with Our authorized Administrator or Us within 90 days from the date of Loss. Failure to comply with these conditions shall invalidate any claims under the Policy.

SETTLEMENT OF LOSS: Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of Loss and the value involved to Us.

DISAGREEMENT OVER SIZE OF LOSS: If there is a disagreement about the amount of the Loss either You or We can make a written demand for an appraisal. After the demand, You and We will each select Our own competent appraiser. After examining the facts, each of the 2 appraisers will give an opinion on the amount of the Loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

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

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Trip Cancellation, Trip Interruption, Single Occupancy, Itinerary Change, Missed Connection, Trip Delay, Accident or Sickness Medical Expense, Accidental Death and Dismemberment, Accidental Death and Dismemberment – Common Carrier, Baggage Delay / Baggage Delivery, Baggage / Personal Effects, and Baggage / Personal Effects – Sports Equipment Only.

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section, unless: a) the Policy is purchased within 14 days of Your initial Trip deposit; b) the booking for the Covered Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time You pay the premium;
2. Commission or the attempt to commit a criminal act by You, Your Traveling Companion, or Your Family Member, whether insured or not;
3. Dental treatment except as a result of an Accidental Injury to sound natural teeth;
4. Pregnancy and childbirth (except for Complications of Pregnancy) except if hospitalized;
5. Expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
6. Mental or emotional disorders, unless hospitalized;
7. Participating in bodily contact sports; skydiving; hang gliding; parachuting; any race by horse, motor vehicle, or motorcycle; bungee cord jumping; or spelunking or caving;
8. Participation as a professional athlete; participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
9. Participation in any military maneuver or training exercise, police service, or any loss while You are in the service of the armed forces of any country. Orders to active military service for training purposes of 2 months or less will not constitute service in the armed forces. Upon notice to Us of entering the armed forces, We will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
10. Participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
11. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
12. Services not shown as covered;
13. Care or treatment which is not Medically Necessary;
14. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
15. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
16. Curtailment or delayed return for other than covered Unforeseen reasons;

17. Any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due You;
18. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Colorado and Missouri, sane only) committed by You, Your Traveling Companion or Your Family Member, whether or not insured;
19. Traveling for the purpose of securing medical treatment;
20. Expenses for Custodial Care, whether recommended by a Physician or not;
21. Accidental Injury or Sickness when traveling against the advice of a Physician;
22. Venereal disease or syphilis or other sexually transmitted disease;
23. Tuberculosis, Severe Acute Respiratory Syndrome or other chronic airborne pathogen;
24. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; or Your participation in any military maneuver or training exercise;
25. Your participation in civil disorder, riot or a felony;
26. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation.

The following exclusions apply to Baggage Delay / Baggage Delivery, Baggage / Personal Effects, and Baggage / Personal Effects – Sports Equipment Only. We will not provide benefits for any loss or damage to:

1. animals;
2. automobiles and automobile equipment, boats or other vehicles or conveyances; trailers, motors, motorcycles, or aircraft;
3. bicycles (except when checked as Baggage with a Common Carrier);
4. eye glasses, sunglasses or contact lenses;
5. artificial teeth and dental bridges; hearing aids; prosthetic limbs;
6. keys, money, stamps, securities and documents; tickets;
7. art objects and musical instruments;
8. consumables including medicines, perfumes, cosmetics, and perishables;
9. professional or occupational equipment or property, whether or not electronic Business Equipment;
10. telephones, computer hardware or software; or
11. property illegally acquired, kept, stored or transported.

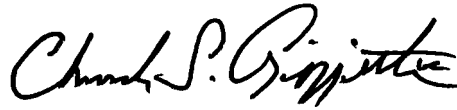
The following exclusions apply to Baggage Delay / Baggage Delivery, Baggage / Personal Effects, and Baggage / Personal Effects – Sports Equipment Only. Any loss caused by or resulting from the following is excluded:

1. wear and tear or gradual deterioration;
2. insects or vermin;
3. inherent vice or damage while the article is actually being worked upon or processed;
4. confiscation or expropriation by order of any government;
5. radioactive contamination;
6. war or any act of war whether declared or not;
7. property shipped as freight or shipped prior to the Scheduled Departure Date.
8. delay or loss of market value;
9. indirect or consequential loss or damage of any kind;
10. theft or pilferage while left unattended in any vehicle if the vehicle is not properly secured;
11. electrical current including electric arcing that damages or destroys electrical devices or appliances;
12. mysterious disappearance;
13. confiscation or expropriation by order of any government.

In witness whereof American Modern Home Insurance Company has caused this Policy to be signed by its President and Secretary, at Amelia, Ohio.



President



Secretary

AMERICAN MODERN HOME INSURANCE COMPANY TRAVEL INSURANCE POLICY – STATE EXCEPTIONS

If You live in one of the states listed below, the following provisions are either added, amended, deleted in their entirety or replaced by the following.

Alabama

SECTION II. GENERAL PROVISIONS:

LEGAL ACTIONS. The time period by which a legal action relating to this Policy must be filed is governed by Alabama law.

MISREPRESENTATION AND FRAUD:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof. Your coverage shall be void if, whether before or after a Loss, You have concealed or misrepresented any material fact or circumstance concerning the Policy or the subject thereof, or Your interest therein, or if You commit fraud or material misrepresentations in connection with this insurance coverage.

Arkansas

SECTION I. GENERAL DEFINITIONS:

Punitive Damages and Exemplary Damages mean damages imposed to punish a wrongdoer and to deter others from similar conduct.

SECTION II. GENERAL PROVISIONS:

LEGAL ACTIONS: No actions at law or in equity shall be brought to recover on the Policy prior to the expiration of the time allowed by law after Proof of Loss has been furnished in accordance with requirements of this Policy.

This policy is issued and underwritten by American Modern Home Insurance Company, P.O. Box 5323, Cincinnati, OH 45201-5323 Telephone: 1-800-543-2644, Customer Service Option 2

Your agent's and our administrator's name, address and telephone number are printed on your confirmation of benefits page. Inquiries concerning your policy can be made by contacting your agent, our administrator, or by calling American Modern Home Insurance Company Customer Service at the phone number listed above.

If we at American Modern Home Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact: Arkansas Insurance Department, 1200 West Third Street, Little Rock, Arkansas 72201, 501-371-2640 or 800-852-5494.

California

This policy is issued and underwritten by American Modern Home Insurance Company, doing business as American Modern Insurance Company in the State of California.

Purchase of Travel Insurance is not required in order to purchase any other product or service offered by the travel retailer. This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverage. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Colorado

SECTION I. GENERAL DEFINITIONS:

Family Member also means a person related to the individual named Insured by blood, adoption, marriage or civil union

recognized under Colorado law, who is a resident of such Named Insured's household, including a ward or foster child.

The following definition is added:

"Spouse" means a spouse or party to a civil union recognized under Colorado law.

Connecticut

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no more than 3 years after the time required for giving Proof of Loss.

MISREPRESENTATION AND FRAUD: Your coverage shall be void if, whether before or after a Loss, You have concealed or misrepresented any material fact or circumstance concerning the Policy or the subject thereof, or Your interest therein, or if You commit fraud or material misrepresentations in connection with this insurance coverage. However, after 2 years from the date of enrollment, no misstatements made, during enrollment may be used to void the coverage or deny any claim for loss incurred after the 2 year period.

SUBROGATION: To the extent allowed by law, We, upon making any payment or assuming liability of recovery for You against any person or corporation, may bring an action in Your name to enforce such rights. This provision does not apply to judicial awards of damages.

SECTION IV. COVERAGES

Accident and Sickness Medical Expense, Baggage / Personal Effects: Excess Insurance Limitation is deleted in its entirety.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

2. Commission or the attempt to commit a felony by an Insured, Traveling Companion, or Family Member, whether insured or not;
5. Voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 as now or hereafter amended, unless prescribed by a Physician for the Insured. Accidental ingestion of a poisonous food substance or accidental consumption of a controlled drug is not excluded;
6. Mental, nervous, emotional, or personality disorders in any form whatsoever unless the Insured is hospitalized for 3 consecutive days or more after the Policy Effective Date;
19. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane, except as provided elsewhere in this Policy, committed by an Insured, Traveling Companion or Family Member, whether insured or not; unless suicide results in the death of a non-traveling immediate Family Member;
26. Civil disorder;

District of Columbia

The following sentence is added to page 1: THIS IS A LIMITED BENEFIT POLICY.

SECTION I. GENERAL DEFINITIONS:

"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 6 continuous months prior to the effective date of coverage, or a Domestic Partner registered under the definition of Domestic Partner as defined by D.C. Official Code §32-701(3) and §32-701(4).

Georgia

SECTION II. GENERAL PROVISIONS:

MISREPRESENTATION AND FRAUD: Your coverage shall be denied and coverage shall be cancelled if, whether before or after a loss, You have concealed or misrepresented any material fact or

AMERICAN MODERN HOME INSURANCE COMPANY TRAVEL INSURANCE POLICY – STATE EXCEPTIONS

circumstance concerning the Policy or the subject thereof, or Your interest therein, or if You commit fraud or false swearing in connection with any of the foregoing.

Hawaii

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

25. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;

Illinois

SECTION I. GENERAL DEFINITIONS:

The following definition is added: Under the Influence of Intoxicants is defined and determined by the laws of the state where the loss or cause of loss was incurred.

SECTION II. GENERAL PROVISIONS:

SUBROGATION: We are assigned the right to recover from the negligent third party, or his or her insurer, to the extent of the benefits We paid for that sickness or injury. You are required to furnish any information or assistance, or provide any documents that We may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

Kansas

The following is added to page 1 of the Policy: THIS IS A LIMITED POLICY, PLEASE READ IT CAREFULLY.

SECTION I. GENERAL DEFINITIONS:

"Reasonable and Customary / Reasonable and Customary Charges" mean charges that are based on the most frequently charged fees by Physicians in the same geographical locality for a comparable service or supply. The data for determining Reasonable and Customary charges is updated at least every 6 months actually incurred which do not exceed the maximum limits shown in the Confirmation of Benefits. We will not cover any expenses provided by another party at no cost to You or already included within the cost of Your Covered Trip.

"Misrepresentation or Fraud" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us more than 5 years after the time required for giving Proof of Loss.

MISREPRESENTATION AND FRAUD: Your coverage shall be void if, whether before or after a loss, You have committed Misrepresentation or Fraud as defined above.

The following is added to the **SUBROGATION** provision: This section does not apply to covered expenses for Medical, Surgical, Hospital or Dental treatment.

ENTIRE CONTRACT - CHANGES: This Policy, including any attached papers, if any, constitutes the entire contract of insurance. No change in this Policy shall be valid until approved by an executive officer of the Company and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this Policy or to waive any of its provisions.

CLAIM FORMS: When We receive a notice of claim, forms for filing Proof of Loss will be sent to You. If claim forms are not

furnished within 15 days after the giving of such notice You shall be deemed to have complied with the requirements of the Policy as to Proof of Loss upon submitting within the time fixed in the Policy for filing Proofs of Loss, written proof covering the occurrence, the character and the extent of the Loss for which claim is made.

TIME LIMIT ON CERTAIN DEFENSES: After 2 years from the date of issue of this Policy, no misstatements, except fraudulent misstatement, made by the applicant in the application for this Policy shall be used to void the Policy or to deny a claim for Loss incurred or disability (as defined in the Policy) commencing after the expiration of such 2 year period. No claim for injury or Sickness incurred commencing from the date of issue of this Policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of Loss has existed prior to the Effective Date of coverage of this Policy. Specific description shall mean a disease or physical condition that meets the definition of a "Pre-Existing Condition" as defined in this Policy.

SECTION IV. COVERAGES

Accident and Sickness Medical Expense, Baggage / Personal Effects: Excess Insurance Limitation is deleted in its entirety.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

The following is added to the **PAYMENT OF CLAIMS** provision: Payment will be paid immediately upon receipt of due written proof of loss.

Louisiana

The following applies to all Policy Sections: The term Domestic Partner is deleted wherever used in this Policy.

SECTION II. GENERAL PROVISIONS:

The following is added to the **MISREPRESENTATION AND FRAUD** provision: The fraud or misrepresentation must be made with the intent to deceive and must be material to the risk assumed for avoidance to occur.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

The following is added to the **PAYMENT OF CLAIMS** provision: Claims will be paid within thirty (30) days of receipt by Our authorized Administrator or Us of satisfactory Proof of Loss.

PROOF OF LOSS: You or Your designated representative must furnish Us or Our authorized Administrator, with Proof of Loss. This must be a detailed statement. It must be filed with Our authorized Administrator or Us within ninety (90) days from the date of Loss or as soon as practicable thereafter. Failure to comply with these conditions shall not invalidate any claims under this Policy unless Your or Your designated representative's action or inaction prejudiced Us in the presentation of a Loss or caused Us to incur a Loss.

Maine

SECTION I. GENERAL DEFINITIONS:

The definition of Actual Cash Value is deleted in its entirety and replaced with the following:

Actual Cash Value means replacement cost at the time of the loss, less the value of physical depreciation. Physical depreciation is a value determined by standard business practices.

SECTION II. GENERAL PROVISIONS:

MISREPRESENTATION AND FRAUD: Your coverage shall be denied or cancelled, whether before or after a Loss, if You have concealed or misrepresented any material fact or circumstance concerning the Policy or the subject thereof, or Your interest therein, or if You commit fraud or material misrepresentations in connection with this insurance coverage.

SECTION IV. COVERAGES:

The following is added to **ACCIDENTAL DEATH AND DISMEMBERMENT:** Notwithstanding any provisions to the

AMERICAN MODERN HOME INSURANCE COMPANY TRAVEL INSURANCE POLICY – STATE EXCEPTIONS

contrary, accidental death and double dismemberment amounts payable under this Policy shall be at least \$2,000; single dismemberment amounts payable under this Policy shall be at least \$1,000.

The following is added to EMERGENCY ACCIDENT AND EMERGENCY SICKNESS MEDICAL EXPENSE: Notwithstanding any provisions to the contrary, the daily benefit for Hospital confinement payable under this Policy shall not be less than \$50 per day and not less than 31 days during any one period of confinement for each person insured under this Policy and will be paid regardless of other coverage.

SECTION V. CLAIMS PROCEDURES AND PAYMENTS:

The following is added to the PAYMENT OF CLAIMS Provision: Indemnities payable under the Policy for any loss will be paid immediately upon receipt of due written proof of such loss. All claims shall be paid within thirty (30) days following receipt by Us of due Proof of Loss. Failure to pay within such period shall entitle You to interest at the rate of 1.5% per month during the continuance of the period for which We are liable. Any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

25. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;

Maryland

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy within 3 years from the date it accrues.

MISREPRESENTATION AND FRAUD: Your coverage may be cancelled mid-term if, whether before or after a Loss, You have concealed or misrepresented any material fact or circumstance in connection with the application, policy or presentation of a claim.

Minnesota

Section II. GENERAL PROVISIONS:

The following is added to the MISREPRESENTATION AND FRAUD provision: No oral or written misrepresentation made by the insured, or in the insured's behalf, in the negotiation of insurance, shall be deemed material, or defeat or avoid the policy, or prevent its attaching, unless made with intent to deceive and defraud, or unless the matter misrepresented increases the risk of loss.

The following is added to the SUBROGATION provision: This provision does not apply to persons or organizations also insured under this Policy or another Policy issued by Us.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

NOTICE OF CLAIM: Notice of claim must be given by the Claimant (either You or someone acting for You) to Us or our authorized designee within 20 days after a covered Loss first begins or as soon as reasonably possible. Notice should include Your name, the Travel Supplier's name and the Policy number. Notice should be sent to Our administrative office, at the address shown on the Confirmation of Benefits or to Our authorized designee.

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you

may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association, 7600 Parklawn Avenue, Ste. 460, Edina, Minnesota 55435, (612)831-1908.

The **maximum amount** the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is **limited to \$300,000**. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY OR LIABILITY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE OR LIABILITY POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.

Mississippi

SECTION II. GENERAL PROVISIONS:

LEGAL ACTIONS No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us more than 3 years after the time required for giving Proof of Loss.

ENTIRE CONTRACT: The Policy, including endorsements and any attached papers constitute the entire contract of insurance. No change in this Policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed hereon or attached hereto. No agent has authority to change this Policy or to waive any of its provisions.

CLAIM FORMS: When We receive a notice of claim, forms for filing Proof of Loss will be sent to You. If claim forms are not furnished within 15 days after the giving of such notice You shall be deemed to have complied with the requirements of the Policy as to Proof of Loss upon submitting within the time fixed in the Policy for filing Proofs of Loss, written proof covering the occurrence, the character and the extent of the Loss for which claim is made.

TIME LIMIT ON CERTAIN DEFENSES: After 2 years from the date of issue of this Policy, no misstatements, except fraudulent misstatement, made by the applicant in the application for this Policy shall be used to void the Policy or to deny a claim for loss incurred or disability (as defined in the Policy) commencing after the expiration of such 2 year period.

**AMERICAN MODERN HOME INSURANCE COMPANY
TRAVEL INSURANCE POLICY – STATE EXCEPTIONS**

CHANGE OF BENEFICIARY: The right to change the beneficiary is reserved to You. The consent of the beneficiary shall not be a prerequisite to the surrender of this Policy or to any change of beneficiary, or any other changes to this Policy.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

The following is added to PAYMENT OF CLAIMS: Upon receipt of a written notice of claim, We will furnish any forms required to file a Proof of Loss. If We fail to furnish such forms within 15 days after receipt of notice of claim, the claimant shall be deemed to have complied with Proof of Loss requirements upon submitting written proof of loss covering the occurrence within the timeframe for Proof of Loss outlined in the Policy.

NOTICE OF CLAIM: Written notice of claim must be given by the Claimant (either You or someone acting for You) to Our authorized Administrator or Us within 30 days after a covered Loss first begins or as soon as reasonably possible. Notice given by or on behalf of You or the beneficiary to Our authorized Administrator including Your name, the Travel Supplier's name and the Policy number shall be deemed notice to Us. Notice should be sent to Our administrative office, at the address shown on the Confirmation of Benefits or to Our authorized Administrator.

The following is added to the PROOF OF LOSS provisions: Failure to furnish such Proof of Loss within the time required shall not invalidate or reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than 1 year from the time proof is otherwise required.

TIME PAYMENT OF CLAIMS: Indemnities payable under the Policy for any Loss will be paid immediately upon receipt of due written proof of such Loss. All claims shall be paid within 25 days following receipt by Us of due Proof of Loss when acceptable Proof of Loss is filed electronically and 35 days for Proofs of Loss filed in a format other than electronic. If payment is not made within these timeframes, We will provide You with the reason(s) the claim is not payable or advise You of the additional information necessary to process the claim. Once such additional information is provided, the balance of the claim that is payable will be paid with 20 days of receipt of such additional information. Failure to pay within such time periods shall entitle You to interest at the rate of 1.5% per month from the date payment was due until final claims settlement or adjudication.

PHYSICAL EXAMINATION AND AUTOPSY: We, or Our designated representative, at their own expense, have the right to have You examined as often as reasonably necessary while a medical claim is pending. We, or Our designated representative, also have the right to have an autopsy performed unless prohibited by law.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

2. Commission or the attempt to commit a felony or for which a contributing cause was the covered person's engagement in an illegal occupation;

Missouri

SECTION I. GENERAL DEFINITIONS:

"Dependent Child(ren)" means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is less than age 26 and primarily Dependent on You for support and maintenance.

"Dependent" means lawful spouse and/or unmarried children under 26 years of age.

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no

more than 10 years after the time required for giving Proof of Loss.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

The following is added to the PROOF OF LOSS provision: Failure to furnish Proof of Loss within the time required shall not invalidate or reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity later than 1 year from the time proof is otherwise required.

Montana

SECTION I. GENERAL DEFINITIONS:

"Dependent Child(ren)" means one or more of Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: less than age 25; and:

(i) who is not eligible for coverage under a group health plan offered by the child's employer for which the child's premium contribution is no greater than the premium amount for coverage as a dependent under a parent's individual or group health plan; and

(ii) is not a named subscriber, insured, enrollee, or covered individual under any other individual health insurance coverage, group health plan, government plan, church plan, or group health insurance; and

(iii) who is not entitled to benefits under 42 U.S.C. 1395, et seq., and

(iv) for whom the parent has requested coverage; or a child or children of any age who is disabled and dependent upon the parent as provided in 33-22-506 and 33-30-1003.

"Reasonable and Customary/Reasonable and Customary Charges" means actual expenses incurred which do not exceed the maximum limits shown in the Confirmation of Benefits, under each stated benefit.

SECTION II. GENERAL PROVISIONS:

CONTROLLING LAW: The provisions of this Policy conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which the insured resides on or after the effective date of this Policy.

Nevada

SECTION I. GENERAL DEFINITIONS:

The following is added to the definition of Pre-Existing Condition: Such conditions as described here shall continue to be a Pre-Existing Condition until the earlier of the Policy expiration date or 12 consecutive months beginning with the effective date of coverage.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

Exclusion 5. is deleted in its entirety.

North Carolina

SECTION I. GENERAL DEFINITIONS:

The definition of Hospital is revised by the addition of the following: Hospital also means:

1. A place that is accredited as a Hospital by the Joint Commission on Accreditation of Hospitals, American Osteopathic Association, or the Joint Commission on Accreditation of Health Care Organizations (JCAHO).

2. A duly licensed State tax-supported institution, including those providing services for medical care of cerebral palsy, other orthopedic and crippling disabilities, mental and nervous diseases or disorders, mental retardation, alcoholism and drug or chemical dependency, and respiratory illness, on a basis no less favorable than the basis which would apply had the medical care been rendered in or by any other public or private institution or provider. The term "State tax-supported institutions" shall include

**AMERICAN MODERN HOME INSURANCE COMPANY
TRAVEL INSURANCE POLICY – STATE EXCEPTIONS**

community mental health centers and other health clinics which are certified as Medicaid providers.

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no more than 3 years after the time required for giving Proof of Loss. The SUBROGATION provision is deleted in its entirety.

North Dakota

SECTION I. DEFINITIONS:

“Dependent” means a lawful spouse or Domestic Partner and/or unmarried children, including an unmarried child, stepchild, legally adopted child or foster child who is: (1) under age twenty-three and primarily dependent on You for support and maintenance; or (2) who at least 23 but less than age 26 and who regularly attends an accredited school or college, and who is primarily dependent on You for support and maintenance.

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no more than 3 years after the time required for giving Proof of Loss.

Oregon

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

5. Expenses incurred as a result of being under the influence of drugs or intoxicants, as determined by the legal level of intoxication, unless prescribed by a physician;
25. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;

South Dakota

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no more than 6 years after the time required for giving Proof of Loss.

SECTION IV. COVERAGES

Accident and Sickness Medical Expense, Baggage / Personal Effects: Excess Insurance Limitation is deleted in its entirety.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

2. Commission of a felony by You, Your Traveling Companion, or Family Member, whether insured or not;
5. Expenses incurred as a result of being under the influence of drugs or intoxicants if committing a felony;

Tennessee

The following is added to page 1 of the Policy: This Policy is Underwritten By: American Modern Home Insurance Company / 7000 Midland Blvd / Amelia, OH 45102-2607 / 800-543-2644.

SECTION I. GENERAL DEFINITIONS:

“Accident” means an unexpected and unintended 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.

“Dependent Child(ren)” means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: less than age 24 and primarily dependent on You for support and maintenance; or who is at least age 24 and who regularly attends an institution of learning; and who is primarily dependent on You for support and maintenance.

“Emergency Sickness” means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following

criteria: there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of Your condition or place Your life in jeopardy; the severe or acute symptom occurs suddenly and unexpectedly; and the severe or acute symptom occurs while coverage is in force as to You suffering the symptom and during Your Covered Trip. Emergency Sickness also includes a medical condition that manifests itself by symptoms of sufficient severity, including severe pain, that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to potentially result in: (a) placing the person’s health in serious jeopardy; (b) serious impairment to bodily functions; or (c) serious dysfunction of any bodily organ or part.

SECTION II. GENERAL PROVISIONS:

SUIT AGAINST US: No legal action for a claim can be brought against Us until 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us unless there has been full compliance with all of the terms of this Policy and no more than 3 years after the time required for giving Proof of Loss.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

The following is added to Notice of Claim: A claim form will be sent to You within 15 days of Our receipt of Your Notice of Claim. If such form is not furnished within fifteen (15) days after the giving of such notice, You shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. The fully completed claim form must be returned to Us or our Administrator with:

1. Written proof of loss.
2. Any other documentation that We may reasonably request.

All these required items, including the claim form, must be postmarked within 90 days or as soon as reasonably possible of the date of loss. Otherwise, the claim may be denied.

PROOF OF LOSS: You must send Us, or Our designated representative, Proof of Loss within 180 days or as soon as reasonably possible after a covered loss occurs. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than 1 year from the time proof is otherwise required.

Utah

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

PROOF OF LOSS: You or Your designated representative must furnish Us or Our authorized Administrator Proof of Loss within ninety (90) days from the date of Loss unless You can show it was not reasonably possible to submit Your claim within ninety (90) days. This must be a detailed statement. Failure to file the Proof of Loss within ninety (90) days does not invalidate the claim if You can show it was not reasonably possible to file it within ninety (90) days.

Washington

The TEN DAY FREE LOOK provision is deleted.

SECTION II. GENERAL PROVISIONS:

MISREPRESENTATION AND FRAUD: Your coverage shall be void if, whether before or after a Loss, You have intentionally concealed or misrepresented any material fact or circumstance concerning the Policy or the subject thereof, or Your interest therein, or if You intentionally commit fraud or intentional material misrepresentations in connection with this insurance coverage.

SECTION III. ELIGIBILITY AND PERIOD OF COVERAGE:

**AMERICAN MODERN HOME INSURANCE COMPANY
TRAVEL INSURANCE POLICY – STATE EXCEPTIONS**

EFFECTIVE DATE AND POLICY TERM: The Effective Date of Your Policy is shown in the Confirmation of Benefits and remains in effect for the stated term shown in the Confirmation of Benefits. This is a short-term Travel Insurance Policy; coverage will be provided only for trips of 90 consecutive days or less.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS:

25. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;

Wisconsin

SECTION II. GENERAL PROVISIONS:

SUBROGATION: To the extent We pay for a Loss suffered by You, We will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help Us to preserve Our rights against those responsible for the Loss. This may involve signing any papers and taking any other steps We may reasonably require. If We take over Your rights, You (or Your designated representative if a minor) must sign an appropriate

subrogation form supplied by Us. We will not retain any payments until You have been made whole, taking into account comparative negligence, with regard to any claim payable under the Policy.

SECTION V. CLAIMS PROCEDURES AND PAYMENT:

PROOF OF LOSS. You or Your designated representative must furnish Us or Our authorized Administrator, with Proof of Loss. This must be a detailed statement. It must be filed with Our authorized Administrator or Us within 1 year or as soon as reasonably possible of the date of loss. Otherwise, the claim may be denied.

Wyoming

SECTION II. GENERAL PROVISIONS:

LEGAL ACTIONS: No actions at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty days after written Proof of Loss has been furnished in accordance with requirements of this Policy. No such action shall be brought after expiration of forty-eight (48) months after the date of discovery.

FRAUD WARNING NOTICE

This document forms a part of your request, application, or enrollment for Travel Insurance.

States Except For Those Listed Below

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Alabama

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Applicable in Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files claim containing false, incomplete, or misleading information may be prosecuted under state law.

Applicable in Arizona

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Applicable in Arkansas, Louisiana, Rhode Island, West Virginia

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in California

For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Applicable in Delaware

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Applicable in District of Columbia

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

**AMERICAN MODERN HOME INSURANCE COMPANY
TRAVEL INSURANCE POLICY – STATE EXCEPTIONS**

Applicable in Hawaii

Intentionally or knowingly misrepresenting or concealing a material fact, opinion or intention to obtain coverage, benefits, recovery or compensation when presenting an application for the issuance or renewal of an insurance policy or when presenting a claim for the payment of a loss is a criminal offense punishable by fines or imprisonment, or both.

Applicable in Idaho

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Applicable in Kansas

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purposes of misleading, information concerning any fact material thereto.

Applicable in Kentucky

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Applicable in Maine

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Applicable in Maryland

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in New Mexico

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Applicable in New Jersey

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Applicable in Pennsylvania

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Applicable in Tennessee, Washington

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

American Modern Insurance Group

PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at www.amig.com.

I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called "consumer reporting agencies". They are in the

business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections V. and VI. below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

* your insurance representative;

- * medical professionals;
- * other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- * our affiliated companies;
- * persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- * persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- * persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual NPI may be identified in any research study report;
- * adjusters, appraisers, auditors, investigators and attorneys;
- * persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- * a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section VI. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section VI. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

VI. HOW TO CONTACT US

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

AMERICAN MODERN INSURANCE GROUP
7000 Midland Boulevard
Amelia, Ohio 45102-2607

Attn: Privacy Compliance Office

The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:

American Modern Property and Casualty Insurance Company
American Modern Insurance Group, Inc.
American Family Home Insurance Company d/b/a in California AFH Insurance Company
American Modern Home Insurance Company d/b/a in California American Modern Insurance Company
American Modern Home Service Company
American Modern Insurance Company of Florida, Inc.
American Modern Lloyds Insurance Company
American Western Home Insurance Company
American Southern Home Insurance Company
American Modern Select Insurance Company
American Modern Surplus Lines Insurance Company
Lloyds Modern Corporation
Marbury Agency, Inc.
Midwest Enterprises, Inc.
The Atlas Insurance Agency, Inc.
Copper Leaf Research