

Notice to Washington Residents:

This is not your insurance Policy. To obtain your state-specific insurance policy, visit www.insureamerica.com or call 715.346.0860.



Blanket Travel Accident Insurance

This document describes the benefits and basic provisions of the policy. You should read it with care so you will understand the coverage. The policy is the only contract under which benefits are paid.

PLEASE READ THIS DOCUMENT CAREFULLY!

Definitions

"Actual Cash Value" means purchase price less depreciation.

"Exotic Vehicle" means Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalibur, Ferrari, Fiat, Iso, Jaguar, Jensen, Healy, Lamborghini, Lancia, Lotus, Maserati, MG, Morgan, Opel, Pantera, Panther, Pininfarina, Rolls Royce, Stutz, Sterling, Triumph, TVR, and Yugo. The Insured must contact Travel Guard customer service at 1.888.276.2296 before renting to confirm whether the vehicle is covered.

"Insured" means the person named on the Individual Enrollment Form.

"Insurer" means National Union Fire Insurance Company of Pittsburgh, PA.

"Rental Return Date" is the return date listed on the car rental agreement.

"Rental Start Date" is the rental date listed on the car rental agreement.

"Traveling Companion" means a person or persons with whom you have coordinated travel arrangements and intend to travel with during the Trip. A group or tour leader is not considered a Traveling Companion, unless you are sharing room accommodations with the group or tour leader.

"Trip" means a period of round-Trip travel away from home to a destination outside the Insured's city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 180 days; and the Insured's destination is not to another home; travel is primarily by Common Carrier and only incidentally by private conveyance.

Collision Damage Coverage

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits. Coverage does not apply in countries or states where the sale of this insurance is prohibited by law.

If the Insured rents a car while on his/her Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood, or any cause not within the Insured's control while in his/her possession, or the car is stolen while in the Insured's possession and not recovered, the Insurer will pay the lesser of: (a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or (b) the Actual Cash Value of the car.

Coverage is provided to the Insured and his/her Traveling Companion, providing the Insured and his/her Traveling Companion are licensed drivers, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity. In addition to the General Exclusions, coverage is not provided for loss due to: (a) any obligation the Insured or his/her Traveling Companion assume under any agreement (except insurance collision deductible); (b) rental of trucks, campers, trailers, off-road or four wheel drive vehicles, motor bikes, motorcycles, recreational vehicles, or Exotic Vehicles; (c) any loss which occurs if the Insured or his/her Traveling Companion are in violation of the rental agreement; (d) failure to report the loss to the proper local authorities and the rental car company; or (e) damage to any other vehicle, structure, or person as a result of a covered loss.

The Insured's Duties in the Event of Loss: The Insured must: take all reasonable, necessary steps to protect the vehicle and prevent further damage to it; report the loss to the appropriate local authorities and the rental company as soon as possible, obtain all information on any other party involved in an accident, such as name, address, insurance information, and driver's license number; and provide the Insurer all documentation such as rental agreement, policy report, and damage estimate.

Payment of Claims

Claim Procedure: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Collision Damage Waiver), the name of the company that arranged the Trip (i.e., tour operator, cruise line, or charter operator), the Trip dates, and the amount that the Insured paid. Travel Guard will fill in the claim form and forward it to the Insured for his or her review and signature. The completed form should be returned to Travel Guard, P.O. Box 47, Stevens Point, Wisconsin 54481. (Telephone 1.888.276.2296). All claims of California residents will be administered by Mercury Administrator Services, LLC.

Claim Procedure: Proof of Loss: The claim forms must be sent back to Insurer no more than 90 days after a covered loss occurs or ends, or as soon after that as is reasonably possible. All claims under the policy must be submitted to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Insurer has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to Insurer by the date claim forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Insured's name, the participating organization name, and the policy number.

General Provisions

Acts of Agents— No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer's behalf nor to alter, modify or waive any of the provisions of the policy.

Autopsy— The Insurer at its own expense, may require an autopsy where permitted by law.

Insurer's Recovery Rights— In the event of a payment under the policy, the Insurer is entitled to all rights of recovery that the Insured, or the person to whom payment was made, has against another. The Insured must sign and deliver to the Insurer any legal papers relating to that recovery, do whatever is necessary to help the Insurer exercise those rights, and do nothing after the loss to harm the Insurer's rights. When an Insured has been paid benefits under the policy but also recovers from another policy, the amount recovered from the other policy shall be held in trust for the Insurer by the Insured and reimbursed to the Insurer the extent of the Insurer's payment. The provision does not apply to North Carolina.

Legal Actions— No one may sue for benefits less than 60 days after due proof of loss is submitted, nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Payment of Plan Cost— Coverage is not effective unless all plan cost due has been paid to Travel Guard prior to a date of loss or insured occurrence.

Termination of the Policy— Termination of the policy will not affect a claim for loss which occurs while the policy is in force.

Transfer of Coverage— Coverage under the policy cannot be transferred by the Insured to anyone else without prior written consent.

Notice to Florida residents: The benefits of the policy providing your coverage are governed by the law of a state other than Florida.

Notice to North Carolina residents: This Description of Insurance provides all of the applicable benefits mandated by the North Carolina Insurance code, but is issued under a master policy located in another state and may be governed by that state's laws.

Notice to Texas residents: The policy may provide a duplication of coverage already provided by your personal auto insurance, homeowner's, personal liability policy, or other source of coverage.

Insurance Coverage

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

CONCIERGE SERVICES*

Restaurant Referrals and Reservations - Travel Guard Assist will supply a restaurant referral based on your needs and desires. Additionally Travel Guard Assist will arrange for reservations at the recommended restaurant. Based on availability.

Ground Transportation - Travel Guard Assist will locate and arrange for a transportation service to pick you up and deliver you to your desired destination.

Event Ticketing - Travel Guard Assist will assist with the purchase of tickets to such events as sporting events, theatre, and concerts. Based on availability.

Tee Times and Course Recommendations - Travel Guard Assist will facilitate the reservation of tee times at available courses and recommend alternatives in case of a booked course. Based on availability.

Flower Ordering - Travel Guard Assist will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

*Non-insurance services are provided by Travel Guard Assist.

24-Hour Emergency Assistance Telephone Numbers

Continental USA....1.888.276.2296

International....1.715.345.0505

Be sure to use the appropriate country and city codes when calling.

—KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL—