State Notice and Privacy Notice:

This document is not applicable to residents of all states. Residents of Alaska, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Louisiana, Michigan, Minnesota, Missouri, Montana, New Hampshire, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Washington and Wyoming can obtain their state specific documents by visiting www.travelguard.com/fulfillment or by calling 1.866.420.0491. For all states: To view and print a copy of our privacy notice, please visit www.travelguard.com/fulfillment.

CERTIFICATE OF INSURANCE

Ticket Secure

SCHEDULE OF BENEFITS

Maximum Limit Per Booking

Ticket Cancellation.....Ticket Cost

Extra Coverage
(when the insurance plan is purchased within 15 days of Initial Trip Payment)

- Pre-Existing Medical Condition Exclusion Waiver

The following non-insurance services are provided by Travel Guard.

- Travel Medical Assistance • Worldwide Travel Assistance
- LiveTravel® Emergency Assistance • Business Assistant

IMPORTANT

This coverage is valid only if the appropriate plan cost has been paid. Please keep this document as Your record of coverage under the plan.

PLEASE READ THIS DOCUMENT CAREFULLY!

Insurance coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company, NAIC No. 19445 with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038 and currently authorized to transact business in all states and the District of Columbia.

The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy (form series T30337NUFIC), the Policy will govern in all cases.

FIFTEEN DAY LOOK: You may cancel this insurance by giving the Company or the agent written notice within the first to occur of the following: (a) 15 days from the Effective Date of your insurance; or (b) your Scheduled Departure Date. If you do this, the Company will refund your premium paid provided no insured has filed a claim under this Certificate.

Coverage may not be available in all states.

The President and Secretary of the National Union Fire Insurance Company of Pittsburgh, Pa. witness the Policy.

President Secretary

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcements/ofac/ or a Travel Guard representative.

For questions or information contact:
www.travelguard.com or phone Travel Guard 1.866.420.0491
National Union Fire Insurance Company of Pittsburgh, Pa. (an AIG Company) 1.800.679.5016

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Section I
EFFECTIVE AND TERMINATION DATES

Effective Date: Ticket Cancellation coverage will be effective at 12:01 a.m. Standard Time on the date following payment to the Company of any required plan cost.

Termination Date: Ticket Cancellation coverages end on the earlier of: (a) the cancellation of the Insured's Trip; or (b) the date and time the Insured starts on his/her Trip.

Section II - Benefits
TICKET CANCELLATION

The Company will reimburse the Insured a benefit, up to the Maximum Limit shown in the Schedule or Declarations Page if an Insured is unable to use his/her Event Ticket due to any of the following Unforeseen events:

(a) Sickness, Injury or death of an Insured, Family Member, Traveling Companion or Business Partner;
  (1) Sickness or Injury of an Insured, Traveling Companion or Family Member traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing continued participation in the Trip;
  (2) Sickness or Injury of a Family Member not traveling with the Insured must be because they require the Insured's immediate care. Such disability must be certified by a Physician;
  (3) Sickness or Injury of the Business Partner must be so disabling as to reasonably cause the Insured to cancel the Trip to assume daily management of the business. Such disability must be certified by a Physician.

(b) Inclement Weather causing delay or cancellation of travel;

(c) Strike causing complete cessation of travel services at the point of departure or Destination;

(d) the Insured's Primary Residence being made Uninhabitable or Inaccessible by Natural Disaster, vandalism or burglary;

(e) the Insured or Traveling Companion is hijacked, quarantined, subpoenaed or required to serve on a jury;

(f) the Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
(g) a Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
(h) the Insured or Traveling Companion is involved in or delayed due to an traffic accident, substantiated by a police report, while en route to the Insured's Destination;
(i) the Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required;
(j) the Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
(k) the Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

SPECIAL NOTIFICATION OF CLAIM
The Insured must notify Travel Guard as soon as reasonably possible in the event of a Ticket Cancellation claim. If the Insured is unable to provide cancellation notice within the required timeframe, the Insured must provide proof of the circumstance that prevented timely notification.

Ticket Cancellation Benefit: The Company will reimburse the Insured for the full cost of Forfeited, nonrefundable, pre-paid Event Tickets charged to an Insured's credit or debit card if the Insured is unable to attend due to an Unforeseen event listed above.

Section III
DEFINITIONS
(Capitalized terms within this Certificate of Insurance are defined herein)

"Business Partner" means a person who: (1) is involved with the Insured or the Insured's Traveling Companion in a legal partnership; and (2) is actively involved in the daily management of the business.
"Children" or "Child" means the Insured's natural, step, foster, adopted children of any age.
"City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.

"Common Carrier" means an air, land or sea conveyance operated under a license for the transportation of passengers for hire.
"Company" means National Union Fire Insurance Company of Pittsburgh, Pa.
"Complications of Pregnancy" means conditions whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of pregnancy also include nonelective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.
Complications of pregnancy do not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.
"Cruise" means a vacation on a cruise ship.
"Declarations Page" means the document showing the Insured's travel arrangements and insurance benefits.
"Departure Date" means the date on which the Insured is originally scheduled to leave on his/her Trip. This date is specified in the travel documents.
"Destination" means any place where the Insured expects to travel to on his/her Trip as shown on the travel documents.
"Domestic Partner" means an opposite or a same-sex partner who is at least 18 years of age and has met all of the following requirements for at least 6 months:
(a) resides with the Insured or Family Member; and
(b) shares financial assets and obligations with the Insured or Family Member.
The Company may require proof of the domestic partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.
"Eligible Person" means a person who is a member of an eligible class of persons as described in the Description of Eligible Persons section of the Master Application.
"Event Ticket" means an admission ticket for: an event such as sports, performing arts, or other similar events for one specific day and time or a multi-day or multi-event admission ticket to a series of events such as season tickets for sports, performing arts, or other similar events.
"Family Member" means the Insured's or Traveling Companion's spouse, Domestic Partner, Child, daughter-inlaw, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, step-brother, step-sister, step-parents,

parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, foster child, ward, or legal ward.
"Financial Default" means the total cessation or partial suspension of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line or airline.
"Forfeited" means relinquished or given up whether partially or totally.
"Inaccessible" means an Insured cannot reach his/her Destination by the original mode of transportation.
"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier or prevents the Insured from reaching his/her Destination when traveling by a rented or owned vehicle.
"Initial Trip Payment" means the first payment made toward the cost of the Insured's Trip.
"Injury/Injured" means a bodily injury caused by an accident occurring while the Insured's coverage under the Policy is in force and resulting directly and independently of all other causes of Loss covered by the Policy. The injury must be verified by a Physician.
"Insured" means an Eligible Person:
(a) for whom any required enrollment form has been completed;
(b) for whom any required plan cost has been paid;
(c) for whom a Trip is scheduled; and
(d) who is covered under the Policy.
"Key Employee" means an employee of an employer who is responsible for policy and decision making.
"Loss" means Injury or damage sustained by the Insured as a consequence of one or more of the events against which the Company has undertaken to compensate the Insured.
"Mental, Nervous or Psychological Disorder" means a mental or nervous health condition including, but not limited to: anxiety, depression, neurosis, phobia, psychosis or any related physical manifestation.
"Natural Disaster" means a flood, hurricane, tornado, earthquake, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.
"Normal Pregnancy or Childbirth" means a pregnancy or childbirth that is free of complications or problems.
"Physician" means a licensed practitioner of medical, surgical, dental, services or the healing arts including accredited Christian Science Practitioner, acting within the scope of his/her license. The treating physician cannot be the Insured, a Traveling Companion, a Family Member, a Business Partner or retained by the Policyholder.

"Primary Residence" means an Insured's fixed, permanent and main home for legal and tax purposes.
"Schedule" means the Schedule of Benefits which is shown at the beginning of the Certificate.
"Sickness" means an illness or disease diagnosed or treated by a Physician.
"Strike" means a stoppage of work which:
(a) is announced, organized, and sanctioned by a labor union; and
(b) interferes with the normal departure and arrival of a Common Carrier.

This includes work slowdowns and sickouts. The Insured's Trip Cancellation coverage must be effective prior to when the strike is foreseeable. A strike is foreseeable on the date labor union members vote to approve a strike.
"Terrorist Incident" means an act of violence by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government, that is deemed terrorism by the United States Government other than civil disorder or riot, that is not an act of war, declared or undeclared, that results in Loss of life or major damage to property.
"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the Trip. A group or tour leader is not considered a traveling companion unless the Insured is sharing room accommodations with the group or tour leader.
"Trip" means attendance at or participation in an event or series of events for which prepaid non-refundable tickets are purchased.
"Ticket Cost" means the total amount paid for an Event Ticket, including any service, handling fees and taxes prior to the Insured's Departure Date.
"Unforeseen" means not anticipated or expected and occurring after the effective date of coverage.
"Uninhabitable" means (1) the building structure itself is unstable and there is a risk of collapse in whole or in part; (2) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards have yet to be cleared, such as debris or downed electrical lines; (4) the rental property is without electricity, gas, sewer service or water; or (5) the Destination is Inaccessible.

Section IV
EXCLUSIONS AND LIMITATIONS

GENERAL EXCLUSIONS

This plan does not cover any loss caused by or resulting from:
(a) intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane;

(b) Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion of the Insured, a Traveling Companion or a Family Member;
(c) war or act of war, whether declared or not, participation in a civil disorder, riot or insurrection;
(d) commission of or attempt to commit a felony by the Insured;
(e) Mental, Nervous or Psychological Disorder;
(f) if the Insured's tickets do not contain specific travel dates (open tickets);
(g) being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit;
(h) any loss that occurs at a time when this coverage is not in effect;
(i) any Trip taken outside the advice of a Physician;
(j) **PRE-EXISTING MEDICAL CONDITION EXCLUSION:** The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

The Company will waive the pre-existing medical condition exclusion if the following conditions are met:
(1) This plan is purchased within 15 days of Initial Trip Payment;
(2) The amount of coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the costs of any subsequent arrangements added to the same Trip are insured within 15 days of the date of payment or deposit for any subsequent Trip arrangements;
(3) All Insured's are medically able to travel when this plan cost is paid.

This coverage will be terminated and no benefits will be paid under this Pre-existing Medical Condition Exclusion Waiver

coverage if the full costs of all prepaid, nonrefundable Trip arrangements are not insured.

The following exclusions also apply to Ticket Cancellation:
Unless otherwise provided by this plan Benefits will not be provided for any loss resulting (in whole or in part) from:
(a) travel arrangements canceled by an airline, Cruise line or tour operator, except as provided elsewhere in the plan;
(b) changes in plans by the Insured, a Family Member or Traveling Companion for any reason;
(c) financial circumstances of the Insured, a Family Member or a Traveling Companion;
(d) any government regulation or prohibition;
(e) an event which occurs prior to the Insured's coverage Effective Date;
(f) failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements or to refund money due the Insured;
(g) Financial Default.

Section V
PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared to describe the Loss, the name of the company that arranged the Trip (i.e., tour operator, Cruise line, or charter operator), the Trip dates, purchase date 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, PO Box 47, Stevens Point, WI 54481 (telephone 1.866.420.0491).
All claims of California residents will be administered by AIG Claims Inc. All accident, health, and life claims will be administered by AIG Claims Inc., in those states where it is licensed.
Claim Procedures: Proof of Loss: The claim forms must be sent back to Travel Guard 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 Travel Guard has not provided claim forms within 15 days after the notice of claim, other proofs of Loss should be sent to Travel Guard 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 policy number. The Insured must return all unused, nonrefundable tickets.

Payment of Claims: When Paid: Claims will be paid as soon as Travel Guard receives complete proof of Loss and verification of age.

Payment of Claims: To Whom Paid: Benefits are payable to the Insured who applied for coverage and paid any required plan cost. Any benefits payable due to that Insured's death will be paid to the survivors of the first surviving class of those that follow:

(a) the beneficiary named by that Insured and on file with Travel Guard
(b) to his/her spouse, if living. If no living spouse, then
(c) in equal shares to his/her living children. If there are none, then
(d) in equal shares to his/her living parents. If there are none, then
(e) in equal shares to his/her living brothers and sisters. If there are none, then
(f) to the Insured's estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release, the Company may pay up to $3,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment the Company makes in good faith fully discharges the Company to the extent of that payment.

Ticket Cancellation Proof of Loss: The Insured must provide Travel Guard documentation of the cancellation or interruption and proof of the expenses incurred. The Insured must provide proof of payment for the Trip such as canceled check or credit card statements, proof of refunds received, and any other information reasonably required to prove the Loss. Claims involving Loss due to Sickness, Injury, or death require signed patient (or next of kin) authorization to release medical information and an attending Physician's statement. The Insured must provide Travel Guard with all unused air, rail, cruise or other tickets if he/she is claiming the value of those unused tickets.

The following provision applies to Ticket Cancellation:

Subrogation - To the extent the Company pays for a Loss suffered by an Insured, the Company will take over the rights and remedies the Insured had relating to the Loss. This is known as subrogation. The Insured must help the Company preserve its rights against those responsible for its Loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Company.

As a condition to receiving the applicable benefits listed above, as they pertain to this Subrogation provision, the Insured

agrees, except as may be limited or prohibited by applicable law, to reimburse the Company for any such benefits paid to or on behalf of the Insured, if such benefits are recovered, in any form, from any Third Party or Coverage.

The Company will not pay or be responsible, without its written consent, for any fees or costs associated with the pursuit of a claim, cause of action or right by or on behalf of an Insured or such other person against any Third Party or Coverage.

Coverage - as used in this Subrogation section, means no fault motorist coverage, uninsured motorist coverage, underinsured motorist coverage, or any other fund or insurance policy (except coverage provided under the Policy to which this Certificate of Insurance is attached) and any fund or insurance policy providing the Policyholder with coverage for any claims, causes of action or rights the Insured may have against the Policyholder.

Third Party - as used in this Subrogation section, means any person, corporation or other entity (except the Insured, the Policyholder and the Company).

Section VI
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 Company's behalf nor to alter, modify or waive any of the provisions of the Policy.

Company's Recovery Rights. In the event of a payment under the Policy, the Company 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 Company any legal papers relating to that recovery, do whatever is necessary to help the Company exercise those rights, and do nothing after the loss to harm the Company'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 Company by the Insured and reimbursed to the Company the extent of the Company's payment.

Physical Examination and Autopsy. The Company at its own expense has the right and opportunity to examine the person of any Insured whose Loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to perform an autopsy in case of death where it is not forbidden by law.

Beneficiary Designation and Change. The Insured's beneficiaries are the persons designated by the Insured and on file with Travel Guard or the beneficiaries as shown in the Payment of Claim: To Whom Paid provision.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, without

the consent of the designated beneficiaries, unless an irrevocable designation has been made, by providing Travel Guard with a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Company on account of any payment made by it prior to receipt of the request.

Assignment. An Insured may not assign any of his or her rights, privileges or benefits under the Policy.

Misstatement of Age. If premiums for the Insured are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits for which the Insured is insured are based on age and the Insured has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Company may require satisfactory proof of age before paying any claim.

Legal Actions. No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of Loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of 3 years after the time written proof of loss is required to be furnished.

Arbitration. Notwithstanding anything in this coverage to the contrary, any claim arising out of or relating to this contract, or its breach, may be settled by arbitration, if mutually acceptable administered by the American Arbitration Association in accordance with its Commercial rules except to the extent provided otherwise in this clause. Judgment upon the award rendered in such arbitration may be entered in any court having jurisdiction thereof. All fees and expenses of the arbitration shall be borne by the parties equally. However, each party will bear the expense of its own counsel, experts, witnesses, and preparation and presentation of proofs. The arbitrators are precluded from awarding punitive, treble or exemplary damages, however so denominated. If more than one Insured is involved in the same dispute arising out of the same Policy and relating to the same Loss or claim, all such Insureds will constitute and act as one party for the purposes of the arbitration. Nothing in this clause will be construed to impair the rights of the Insureds to assert several, rather than joint, claims or defenses.

Concealment or Fraud. The Company does not provide coverage if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the Policy or claim.

Payment of Premium. Coverage is not effective unless all premium 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 if coverage was purchased while the Policy was in force.

Transfer of Coverage. Coverage under the Policy cannot be transferred by the Insured to anyone else.

Insurance With Other Insurers: If there is other valid coverage with another insurer that provides coverage for the same Loss, the Company will pay only the proportion of the Loss that this Company's Limit for that Loss bears to the total limit of all insurance covering that Loss, plus such portion of the premium paid that exceeds the pro-rata portion for the benefits so determined.

STATE NOTICES

Notice to Arkansas Residents:

The Arbitration provision is amended to add that arbitration is non-binding and voluntary.

The Legal Actions provision is amended to extend the time limit to five years.

Notice to District of Columbia Residents:

The definition of Domestic Partner is amended as follows:

"Domestic Partner" means a person with whom an individual maintains a committed familial relationship characterized by mutual caring and the sharing of a mutual residence. Each partner must be at least 18 years old and competent to contract, be the sole Domestic Partner of the other person and not be married.

The General Exclusions for Mental, Nervous & Psychological Disorder and use of drugs, narcotics or alcohol are amended to add "except as state mandates".

The Pre-existing Medical Condition Exclusion is amended as follows:

PRE-EXISTING MEDICAL CONDITION EXCLUSION: The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

Notice to Idaho Residents:

The Pre-Existing Medical Condition Exclusion is deleted in its entirety and replaced with the following language:

The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, which, within the 60 day period immediately preceding the Insured's coverage effective date: (a) would have prompted an ordinarily prudent person to seek medical advise, diagnosis, care or treatment; or (b) for which medical advice, diagnosis, care or treatment was given or recommended by a Physician.

Notice to Iowa Residents:

The Arbitration provision is deleted in its entirety.

Notice to Mississippi Residents:

The Physical Examination and Autopsy Provision is deleted in its entirety.

Notice to Nevada Residents:

The "Payment of Claims: When Paid" provision is deleted and replaced with the following:

Payment of Claims: Claims will be approved or denied within 30 days after Travel Guard receives the claim. If the claim is approved Travel Guard will pay the claim within 30 days after its approval. If the approved claim is not paid within that period, Travel Guard will pay interest on the claim at the rate equal to the prime rate at the largest bank in Nevada, as ascertained by the commissioner of financial institutions, on January 1 or July 1 as the case may be, immediately preceding the date of the transaction, plus 2 percent, upon all money from the time it becomes due.

The "Claim Procedures: Proof of Loss" provision is amended to add the following:

If Travel Guard requires additional information or time to approve or deny a claim, it will notify the Insured within 20 days after receipt of the claim, and at least once every 30 days thereafter until the claim is approved or denied. The notice will contain the reason why the additional information or time is required. Travel Guard will approve or deny the claim within: 30 days after it receives the additional information; or 31 days after the last timely notice was provided.

Notice to North Carolina Residents:

The Pre-existing Medical Conditions exclusion is amended to delete reference to "first manifested" and to replace "a reasonable person" with "a person".

Notice to North Dakota Residents:

The Termination Date provision is amended to replace the time frame of 11:59 p.m. with 12:01 a.m.

Notice to Oklahoma Residents:

The time period in the Proof of Loss provision is amended to 180 days.

The Termination Date provision is amended to replace the time frame of 11:59 p.m. with 12:01 a.m. Standard Time.

Notice to South Carolina Residents:

The Notice of Claims Provision is amended as follows:

The Insured must call or provide Travel Guard with written notice of claim within twenty days or as soon as reasonably possible after a covered loss, and be prepared to describe the Loss, the name of the company that arranged the Trip (i.e., tour operator, Cruise line, or charter operator), the Trip dates, purchase date, policy number 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, PO Box 47, Stevens Point, WI 54481 (telephone 1.866.420.0491).

The Proof of Loss provision is amended to state that the claim forms will be provided within 15 days of receipt of the notice of claim and the Proof of Loss time frame will be extended if the Insured is legally incapacitated.

The "Physical Examination and Autopsy" provision is amended to add: "The autopsy of a South Carolina resident must be performed in the state of South Carolina."

The "Legal Actions" provision is amended to replace the expiration period of 3 years with 6 years.

Notice to Virginia Residents:

IMPORTANT INFORMATION REGARDING YOUR INSURANCE

If you need to contact someone about this insurance for any reason, please contact your agent. If no agent was involved in the sale of this insurance, or if you have additional questions, you may contact Travel Guard 1-800-826-1300 or National Union Fire Insurance Company of Pittsburgh, Pa., 175 Water Street, 18th Floor, New York, NY 10038 (an AIG Company) 1-800-679-5016.

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia State Corporation Commission's Bureau of Insurance at: Virginia Bureau of Insurance, P.O. Box 1157, Richmond, VA 23218-1157 (804) 371-9741. Written correspondence is preferable so that a record of your inquiry is maintained. Please have your policy number available."

The Coverage section of the Subrogation provision is amended to delete "means no fault motorist coverage".

The certificate is amended to delete the "Insurance With Other Insurers" provision.

Notice to West Virginia Residents:
The Arbitration provision is deleted in its entirety and replaced with the following language.
If the Company and the Insured do not agree whether coverage is provided under this policy of insurance for a claim made by or against the Insured, both parties may, by mutual consent, agree in writing to arbitration of the disagreement. If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third arbitrator. If they cannot agree upon the selection of a third arbitrator within 30 days, both parties must request that selection of a third arbitrator be made by a judge of a court having jurisdiction. Unless both parties agree otherwise, arbitration will take place in the county in which the address shown in the declarations is located. Local rules of law as to procedure and evidence will apply.
A decision agreed to by any two will be binding. Payment of the arbitrator's fee shall be made by us if coverage is found to exist. If coverage is not found, each party will: (a) pay its chosen arbitrator; and (b) bear the other expenses of the third arbitrator equally.

Notice to Wisconsin Residents:
The Payment of Claims: When Paid is amended to add "but not later than 30 days".
The Subrogation provisions are amended to add the following: The Company's right of subrogation will not be invoked until benefits to which the Insured is entitled under the Policy are paid to or on behalf of the Insured, and the Insured has been made whole and is fully compensated for damages.
The Concealment or Fraud provision is deleted and replaced with the following:
The Company does not provide benefits for any loss incurred if the Insured has intentionally concealed or misrepresented any material fact or circumstance which impacts payment of such loss.

ASSISTANCE SERVICES*

All Assistance Services listed below are **not insurance benefits** and are not provided by the Company. Travel Guard provides assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveler.

Travel Medical Assistance
- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Assistance with repatriation of mortal remains
- Return travel arrangements

- Emergency prescription replacement assistance
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements for visitor to bedside of hospitalized Insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Coordinate shipment of medical records
- Assistance with medical equipment rental/replacement

Worldwide Travel Assistance
- Lost baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Arrangements for long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or consulate referral
- Currency conversion or purchase assistance
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information

LiveTravel® Emergency Assistance
- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental vehicle return assistance
- Guaranteed hotel check-in
- Missed connections coordination

Business Assistant
- Business service location assistance (quick printers, internet cafes, overnight delivery, etc)

- "411" Global directory service
- Wireless accessory replacement assistance
- Business conference call coordination
- Urgent messaging to clients, colleagues & family members
- Up-to-the-minute travel delay and departure reports
- Driving and walking directions worldwide
- Emergency return travel arrangements

* Non-insurance services are provided by Travel Guard.

AIG

Travel Guard®

24-Hour Emergency Assistance
Telephone Numbers
USA.....**1.866.420.0491**
International.....**1.715.295.5452**
LiveTravel® 24-Hour Assistance.....**1.800.826.8597**
Be sure to use the appropriate country and city codes when calling.
- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL -

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