

Summary of Coverage



A Short Term Travel Insurance Plan Providing Protection for You and Your Travel Investment

Designed Exclusively for Those Traveling with:



This is NOT Your Policy. This is a brief overview of the travel protection plan administered by Arch Insurance Solutions, Inc. with insurance benefits underwritten by Arch Insurance Company, NAIC #11150. Arch Insurance Company is authorized to do business in all 50 states and the District of Columbia.

A full Policy Description contains all the terms, limitations and exclusions not included herein and may differ by State. To view a Policy Description for your State call Arch Insurance Solutions 1-877-722-1959 or go to:

<http://www.archinsurancesolutions.com/platinum/>

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1008100013 - 170208 (Platinum)

Coverages (Per Person)	Maximum Limit (Per Person)
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Trip Protection	
Trip Cancellation.....	*Trip Cost (Max \$25,000)
Trip Interruption/Delayed Arrival	125% of Trip Cost
Missed Connection (3 Hours).....	\$500
Trip Delay (12 Hours).....	\$1,000 (\$200/day)

Medical & Evacuation Protection	
Emergency Accident and Sickness Medical Expense	\$100,000
Dental Expense	\$500
Emergency Evacuation, Return of Remains	\$1,000,000
Political & Natural Disaster Evacuations**	\$100,000

Baggage Protection	
Baggage and Personal Effects.....	\$1,000
Per Article Limit	\$250
Combined Articles Limit	\$500
Baggage Delay (24 Hours).....	\$100

Travel Accident Protection	
Accidental Death and Dismemberment.....	\$25,000

Cancel For Any Reason***- Optional Coverage	
Pre-Departure Cancellation.....	Up to 75% of Non-Refundable Trip Cost

* Pays up to the cost You paid for Your Trip or the Maximum Coverage Limit purchased, whichever is less.

** Not available to WA Residents.

***Applicable only if appropriate additional premium has been paid within 21 Days of Trip Deposit. (Not available to NY residents.)

To view State consumer disclosures go to:

<http://www.archinsurancesolutions.com/state-notice>

Important Note: You are only eligible for the insurance provided in the Policy if You have enrolled for coverage and paid the appropriate premium, provided You have not already departed on Your Trip.

Worldwide Assistance Services are included in this Plan by an independent Assistance Company to provide: evacuation arrangements; referral to local foreign medical facilities and physicians; emergency medical payments; language interpretation; document replacement; emergency cash transfers; concierge services; legal assistance and more.

Platinum Plan - Summary of Coverages

TRIP CANCELLATION

If You must cancel Your Trip due to an **Unforeseen Event** listed below, the Company will pay the following:

- Non-refundable payments or deposits that You paid for Your Trip; or
- Additional cost You incurred to change the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is cancelled or interrupted due to an **Unforeseen Event** and You continue the Trip.

TRIP INTERRUPTION & DELAYED ARRIVAL

If You are unable to continue Your Trip or Your departure is delayed due to an **Unforeseen Event** listed below, the Company will pay:

- Unused and non-refundable Land/Sea Arrangements prepaid to the Travel Supplier(s); and
- Airfare from the point of departure or from where You interrupted the Trip to join/rejoin the Trip; or
- Airfare from the point where You interrupted the Trip to the return destination of the Trip.

The **Delayed Arrival** must occur within 7 days following the original scheduled departure.

Unforeseen Events

The Trip Cancellation, Interruption & Delayed Arrival benefits listed above will pay in the event one of the following occurs:

- Sickness, Accidental Injury or death of You, or Your Traveling Companion, or Family Member or Business Partner of You or Your Traveling Companion. An attending Physician must advise cancellation or interruption of the Trip at the time of cancellation or interruption.
- You or Your Traveling Companion being hijacked; or required to be: quarantined; serve on a jury; subpoenaed; a witness in a legal action if not as a party to the legal action or appearing as a law enforcement officer; or are a victim of a felonious assault within 10 days of departure;
- Your principal residence or destination made uninhabitable by fire, flood or other Natural Disaster; or the burglary of Your principal residence within 10 days of departure.
- You or Your Traveling Companion are directly involved in a traffic accident while en route to a departure substantiated by a police report.
- A politically motivated Terrorist Incident occurs in a City on Your itinerary within 30 days of Your departure
- A call to emergency duty for a Natural Disaster or a leave is revoked or reassigned, if You or Your Traveling Companion or Family Member are military personnel.

(Continued on Reverse)

7. Strike that causes complete cessation of services for at least 24 consecutive hours.
8. Weather which causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
9. Bankruptcy or Default of Your Travel Supplier which occurs more than 21 days following Your Effective Date, If alternate air transportation is available to get you to your original destination, airfare losses are limited to the change fee. You must purchase Your Policy within 21 days of Your initial Trip deposit to be covered.
10. You or Your Traveling Companion's place of business is interrupted by burglary, vandalism or Natural Disaster, requiring You or a Traveling Companion to be at work.
11. A transfer of employment which requires a principal residence of You or Your Traveling Companion to be relocated by an employer who employed You or Your Traveling Companion on the Coverage Effective Date.
12. Layoff or termination from employment of You or Your Traveling Companion provided there has been 2 years of continuous employment at the same employer.
13. A documented theft of passports or visas.

MISSED CONNECTION

If You miss a Cruise or Trip departure by 3 or more hours caused by a common carrier delay, weather, strike, Natural Disaster, etc., You will be paid up to \$500 per person for additional transportation expenses to rejoin the Cruise or Trip, plus non-refundable unused parts of the Cruise or Trip.

TRIP DELAY

The Company will reimburse You for additional transportation expenses, meals and accommodations (limited to \$200 per person, per day) if You are delayed en route to or from the Trip for at least 12 hours due to a:

- a) Common Carrier delay;
- b) traffic accident en route to a departure;
- c) lost or stolen travel documents or money;
- d) quarantine; hijacking; terrorism, riot; unannounced Strike; Natural Disaster; weather caused road closures; or
- e) illness, injury or death of You, a Traveling Companion or other traveling family members.

EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE

Covers Emergency Medical Expenses which are incurred while on Your Trip, caused by an Accidental Injury which occurs while on Your Trip or a Sickness first manifesting during the Trip.

DENTAL EXPENSE

The Company will pay up to \$500 for emergency dental treatment incurred during the Trip.

EMERGENCY EVACUATION AND RETURN OF REMAINS

The Company will pay the following medical evacuation benefits:

- a) Transportation to the nearest appropriate local medical facility, if required, and once the condition is stabilized;
- b) Medically supervised evacuation to Your home;
- c) Expenses for a medical escort, if necessary; and
- d) Other related evacuation medical services and supplies.

Political & Natural Disaster Evacuations – The Assistance Company will coordinate Your travel to a secure location.

Repatriation of Remains – The Company will pay for return of remains to Your primary residence if You die during the Trip.

Important Note: All expenses and services incurred under this coverage must be pre-approved by the designated Assistance Company in conjunction with an attending physician.

BAGGAGE AND PERSONAL EFFECTS

The Company will reimburse You for unavoidable Loss, theft or damage to Baggage and personal effects that accompany You during the Trip, subject to a Per Article limit and a Combined Limit for jewelry, furs, electronics, sporting equipment, etc.

BAGGAGE DELAY

The Company will reimburse You for the expense of necessary personal effects, if Your Baggage is delayed more than 24 hours to a destination other than Your final destination.

ACCIDENTAL DEATH AND DISMEMBERMENT

The Company will pay either 100% of the maximum shown in the Policy Description for loss of life, sight or limbs, or 50% of the maximum for partial loss of sight or limbs, as a result of an Accidental Injury occurring during the Trip. The Loss must occur within 1 year after the date of the Accident.

OPTIONAL CANCEL FOR ANY REASON

If You purchase this Option within 21 days of the initial Trip Deposit and cancel Your Trip more than 48 hours prior to Trip departure for any other reason not listed as an Unforeseen Event, the Company will pay up to 75% of Your non-refundable pre-paid travel expenses. (Note: Not available to NY residents.)

General Exclusions and Limitations

The Policy does not cover Loss caused by or resulting from:

1. **Pre-Existing Conditions** which mean any Injury, Sickness or condition of You, a Traveling Companion or Your and/or Your Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Conditions are not considered pre-existing if prescription medication controls the condition and it remains controlled without any change in the prescription.

Pre-Existing Conditions Exclusion is Waived:

a) If the coverage is purchased within 21 days of the initial Trip deposit; b) the booking for the Trip is the first and only one for this travel period and destination; c) You are not disabled from travel at time of premium payment; and d) You purchase coverage for all Travel Arrangements subject to cancellation penalties or restrictions.

2. Suicide or attempt thereof, or any intentionally self-inflicted Injury;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training;
5. Participating as a Pilot or crew of any aircraft;
6. Mental or emotional disorders, unless hospitalized;
7. Participation as a professional in stunt or athletic events;
8. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
9. Commission of or the attempt to commit a felony criminal act or engaging in an illegal occupation;
10. Injury sustained while taking part in: mountaineering, where ropes and guides are normally used; skydiving, parachuting, hang gliding, bungee jumping; scuba diving in excess of 130 feet deep or if not PADI or NAUI certified with a dive master present; extreme skiing, skiing outside boundaries, heli-skiing; bodily contact sports; spelunking; or any race/speed contest;
11. Pregnancy and childbirth, except Complications thereof;
12. Travel for the purpose of securing medical treatment.

The following exclusions apply to Baggage/Personal Effects and Baggage Delay:

The Policy does not cover any Loss or damage to:

13. Eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges; hearing aids; or prosthetic limbs
14. Money; stamps; securities; documents; tickets or keys;
15. Automobiles and their equipment; motorcycles; bicycles (except if checked as Baggage with a Common Carrier); boats; trailers; motors; or other vehicles & conveyances;
16. Animals; household furnishings; antiques; collectibles; brittle articles; sporting equipment while in use; property illegally acquired; and, property shipped as freight or shipped prior to Scheduled Departure.

The Policy does not cover loss or damage resulting from:

17. Wear and tear or gradual deterioration; insects or vermin; inherent vice; electrical current;
18. Confiscation by any government; Your negligent act(s); or a theft from an unlocked vehicle.