



Wesco Insurance Company

An AmTrust Financial Company

59 Maiden Lane, 43rd Floor, New York, NY 10038

866-505-4048

PATHWAY ESSENTIAL SCHEDULE OF BENEFITS

Any sub-limit values listed below a Maximum Benefit are included in the Maximum Benefit Amount, and any amounts paid under a sub-limit will reduce the Maximum Benefit amount available under each Coverage.

COVERAGES	MAXIMUM BENEFIT PER PERSON PER TRIP
Travel Protection	
Trip Cancellation	
Maximum Benefit	100% of Trip Cost
Trip Interruption	
Maximum Benefit	100% of Trip Cost
Missed Connection	
Maximum Benefit	\$300
Trip Delay	
Maximum Benefit	\$600
Maximum Benefit Per Day	\$150
Optional Rental Car Damage	
Maximum Benefit	\$50,000
Medical Protection	
Emergency Accident and Sickness Medical Expense	
Maximum Benefit	\$25,000
Deductible	\$100
Dental Expenses	\$250
Emergency Evacuation	
Maximum Benefit	\$250,000
Hospital Companion	\$0
Repatriation of Remains	
Maximum Benefit	\$250,000
Baggage Protection	
Baggage/Personal Effects	
Maximum Benefit	\$500
Deductible	\$0
Per Article Limit	\$100
Baggage Delay	
Maximum Benefit	\$250
Maximum Benefit Per Day	\$75
Travel Accident Protection	
Optional Accidental Death & Dismemberment	
Principal Sum	\$10,000



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This Policy of insurance describes all of the travel insurance benefits, underwritten by Wesco Insurance Company (herein referred to as the Company). The insurance benefits vary from program to program. Please refer to the accompanying purchase confirmation and Schedule of Benefits for specific information about the program You purchased. Please contact the Company or designated administrator immediately if You believe that any of the information provided is incorrect.

This Policy of insurance is issued in consideration of application and payment of any premium due. All statements in the application are representations and not warranties. Only statements contained in a written application format will be used to reduce benefits or defend a claim.

All premium and fees are refundable only during the ten (10) day review period from the date of purchase (or from the date of receipt if mailed) provided You have not already departed on Your Trip and You have not incurred any claimable losses during that time. If You depart on Your Trip prior to the expiration of the review period, the review period shall automatically end upon Your departure.

Eligibility Restrictions: (also see other eligibility restrictions contained in the LIMITATIONS AND EXCLUSIONS section of this

You are not eligible to purchase coverage or receive benefits under this Policy if You are unable to travel, are limited from travel, are medically restricted from travel, or are experiencing and/or are under treatment for any illness or injury that limits or restricts Your ability to travel on the date of purchase.

You are not eligible to purchase coverage or receive benefits under this Policy if You have other insurance coverage for the loss(es) for which this Policy is intended to insurance against. Multiple recovers for the same loss covered by other insurance coverage is not available under this Policy.

NO DIVIDENDS WILL BE PAYABLE UNDER THIS POLICY.

The Company has caused this policy to be signed by the President and Secretary.

Secretary

President

Licensed Resident Agent (where required by law)

TRAVEL PROTECTION POLICY

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GENERAL DEFINITIONS

Throughout this document, when capitalized, certain words and phrases are defined as follows:

Accident means a sudden, unexpected, unintended, specific event that 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 (of external origin) that: 1) occurs while Your coverage is in effect under this Policy; and 2) requires physical examination and medical treatment by a Physician. The Injury must be the direct cause of loss, must be independent of all other causes, and must not be caused by or resulting from Your Sickness. The injury must be verified by a Physician in a format acceptable to the Company.

Actual Cash Value means the lesser of the replacement cost and the purchase price less Depreciation.

Adventure Sports means non-professional and non-competitive sports activities that are generally performed for recreation and leisure, and which are not a Bodily Contact Sport, Extreme Sport, Interscholastic Sport, Organized Sport or Mountaineering. Adventure Sports include but are not limited to: cycling, fishing, swimming, scuba diving for certified divers up to a maximum depth of sixty (60) feet and for uncertified divers up to a maximum depth of thirty (30) feet, snorkeling, white or black water rafting Grades 1-3, canoeing, kayaking, zip-lining, water skiing, camping, hiking, backpacking, sailing, boating, downhill Skiing, cross country Skiing, snowboarding, snowmobiling, sledding or tobogganing, snow tubing, ice skating, resort-sponsored activities, and approved activities of the Travel Supplier.

Bankruptcy means the total cessation of operations due to financial insolvency, with or without a filing.

Bodily Contact Sports means any competitive team sport in which players or participants may have direct physical contact with an opponent. Bodily Contact Sports include but are not limited to: football; soccer; baseball; wrestling; ice hockey; rugby; and lacrosse. Bodily Contact Sports do not include: Adventure Sports; Extreme Sports; Interscholastic Sports; Organized Sports; or Mountaineering.

Bodily Injury means identifiable physical injury that is caused by an Accident and is independent of disease or bodily infirmity.

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

Common Carrier means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire. Taxis, limousines, and ride share services are not Common Carriers as defined herein.

Company means Wesco Insurance Company.

Complications of Pregnancy means conditions requiring hospital confinement whose diagnoses are distinct from the pregnancy, but are adversely affected by the pregnancy, including, but not limited to: acute nephritis; nephrosis; cardiac decompression; missed abortion; pre-eclampsia; intrauterine fetal growth retardation; and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also includes termination of ectopic pregnancy, and spontaneous termination of pregnancy, occurring during a period of gestation in which a viable birth is not possible. Complications of Pregnancy do not include: elective abortion; elective cesarean section; false labor; occasional spotting; morning sickness; physician prescribed rest during the period of pregnancy; hyperemesis gravidarum; and similar conditions associated with the management of a difficult pregnancy not

constituting a distinct complication of pregnancy.

Cruise means any pre-paid sea arrangements made by You or the Travel Supplier.

Deductible means the amount of expenses for covered services and supplies that must be incurred by You before specified benefits become payable.

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

Depreciation means a reduction in value of ten percent (10%) per year from date of purchase for items accompanied by original receipts. For items not accompanied with a receipt, a reduction in value of twenty five percent (25%) the first year and ten percent (10%) per year thereafter. Depreciation will be calculated up to a maximum of eighty 80% from the estimated date of purchase as provided by You. There will be no reduction in value for an item less than one (1) year old and accompanied by an original receipt.

Domestic Partner means a person who is at least eighteen (18) years of age with whom You reside and can show evidence of cohabitation and shared financial assets and obligations for at least the previous six (6) months and has an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

Economy Fare means the lowest published rate for a one-way economy ticket.

Effective Date means 12:01 A.M. local time, at Your location, on the day after the required premium for such coverage is received by the Company or its authorized representative.

Eligible Person means a resident of the United States who is listed on Your purchase confirmation, is scheduled to take a Trip, applies for coverage under the Policy, pays the required premium and satisfies all of the eligibility requirements contained in the LIMITATIONS AND EXCLUSIONS sections of this Policy.

Extreme Sports means any high-risk non-team sport or recreation activity that is dangerous and if performed optimally, even by the highly skilled, risks loss of life or limb. Extreme Sports often involve speed, height, a high level of physical exertion and/or highly specialized gear. Extreme Sports include but are not limited to: skydiving; BASE jumping; hang gliding; Parachuting; bungee jumping; caving; rappelling; spelunking; white or black water rafting above Grade 3; Skiing or snowboarding outside marked trails or in an area accessed by helicopter; Mountaineering; Rock Climbing; any high-altitude activity; personal combat or fighting sports; rodeo; racing or practicing to race any motorized vehicle; bicycle or watercraft; free diving; and scuba diving at a depth greater than sixty (60) feet or without a dive master. Extreme Sports do not include: Adventure Sports; Bodily Contact Sports; Interscholastic Sports; Organized Sports; or Mountaineering.

Family Member means Your or Your Traveling Companion's: legal or common law spouse; parent; legal guardian; step-parent; grandparent; parents-in-law; grandchild; natural or adopted child; step-child; children-in-law; brother; sister; step-brother; step-sister; brother-in-law; sister-in-law; aunt; uncle; niece or nephew; Business Partner; or Domestic Partner; all of whom reside in the United States, Canada or Mexico.

Final Payment means the last payment made to Your Travel Supplier that satisfies the total cost of the Trip (meaning You now have a zero (\$0.00) balance due for all Trip arrangements).

Home means Your true, fixed and permanent place of residence and principal establishment, to which You have the intention of returning to at the end of Your Trip.

Hospital Hospital means a legally constituted institution (or an institution which operates pursuant to law) having organized facilities for the care and treatment of sick and injured persons on a resident or inpatient basis, including facilities for diagnosis and surgery under the supervision of a staff of one (1) or more licensed physicians and which provides twenty-four (24)-hour nursing service by registered nurses on duty or call.

It does not mean convalescent, nursing, rest or extended care facilities or facilities operated exclusively for treatment of the aged, drug addict or alcoholic, even though the facilities are operated as a separate institution by a hospital.

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

Initial Deposit Date means the date Your first Payment(s) or Deposit(s) for Your Trip is received by Your Travel Supplier.

Insured means the Eligible Person who elected to purchase coverage and whose premium was paid under the Policy.

Interscholastic Sports means any athletic contest or competition between accredited educational institutions. The participants must be sponsored by the educational institution. The participants must also be under the direct and immediate supervision of an employee of the educational institution. Interscholastic Sports includes the practice or training for the competition and the travel to or from such practice or competition in a vehicle designated by the educational institution, both while under the direct and immediate supervision of an employee of the educational institution. Interscholastic Sports do not include: Adventure Sports; Bodily Contact Sports; Extreme Sports; Intramural Sports; Recreational Sports; club sports; or Mountaineering.

Intramural Sports means competitive recreational sports organized within a school where matches or games are conducted between students of the same school (as opposed to teams who compete with other schools). Activities for Intramural Sports participants are not considered Interscholastic Sports.

Loss means Bodily Injury, Sickness or damage sustained by You, while coverage is in effect, in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit means the largest total amount that the Company will pay under any one benefit for You, as shown on the Schedule of Benefits and subject to any applicable sub-limits for certain types of activities.

Mental Illness means any condition or disease classified as a mental disorder by the American Psychiatric Association (APA) through the Diagnostic and Statistical Manual of Mental Disorders (DSM), which exhibits clinically significant behavioral or psychological characteristics marked by a pronounced deviation from a normal healthy state and associated with a present painful symptom or impairment in one or more important areas of functioning. This disease must not be merely an expectable response to a particular stimulus. Mental Illness does not mean learning disabilities, attitudinal disorders or disciplinary

Mountaineering means the sport, hobby or profession of walking, hiking, climbing and Rock Climbing up mountains that requires the use of ropes, harnesses, crampons or ice axes, and involves ascending beyond an altitude of four thousand five hundred (4,500) meters.

Necessary Treatment means medical services and/or supplies recommended by the treating Physician that must be performed during the Trip due to the serious and acute nature of the Sickness or Accidental Injury.

Organized Sports means Intramural Sports or Recreational Sports.

Other Insurance means any and every type of insurance covering the same or similar risk/loss as covered under this Policy. Coverage under this Policy shall be secondary to coverage under all Other Insurance except where prohibited by law.

Payments or Deposits means the cash, check, or credit card amounts actually paid for Your Trip. Payments made in the form of a certificate, voucher not purchased by cash, grant or discount are not Payments or Deposits as defined herein.

Personal Computer means a small, general purpose electronic device for storing and processing data that is created to be utilized by one individual at a time and can perform multiple functions. The size and capabilities of the computer allow it to be operated for personal purposes. Personal Computers shall include desktop computers and laptop computers. Personal Computers shall
tablets
Personal Digital Assistant (PDA)
handheld devices and smartphones
e-readers

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

Policy means this document, and any endorsements, riders or amendments that will attach during the period of coverage.

Pre-Existing Condition means an illness, disease, or other condition during the ninety (90) day period immediately prior to the

Effective Date of Your Policy for which You, or Your Traveling Companion, a Family Member booked to travel with You: 1) exhibited symptoms that would have caused a typical person to seek medical advice or treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition that is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the ninety(90) day period before the Effective Date of Your Policy.

Reasonable Expenses means any meal, lodging, local transportation and essential phone call expense that were necessarily incurred as the result of a covered event, and that were not provided free of charge or otherwise reimbursed by a Common Carrier, Travel Supplier or other party.

Recreational Sports mean those activities where the primary purpose of the activity is participation, with the related goals of improved physical fitness, fun, and social involvement. Recreational sports are usually perceived as being less stressful, both physically and mentally, on the participants. There are lower expectations regarding both performance and commitment to the sport in the recreational sphere as compared to competitive sports. Recreational Sports do not include Adventure Sports, Bodily Contact Sports, Extreme Sports, Interscholastic Sports, Intramural Sports or Mountaineering.

Rock Climbing means the activity of climbing up, down or across artificial rock walls or natural rock formations under the supervision of a guide and utilizing approved safety equipment.

Scheduled Departure Date means the date on which You are originally scheduled to leave on Your 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.

Sickness means an illness or disease of the body that: 1) requires a physical examination and medical treatment by a Physician and 2) commences, worsens or presents new symptoms while Your coverage is in effect.

Ski or Skiing means winter recreation of snow skiing, snowboarding, or telemarking on Trail systems as accessed by a pre-paid use ticket for lifts and/or use or admission, but does not include cross country skiing, back country skiing, heli- skiing, extreme skiing, snowcat skiing, ski-jumping, off-piste skiing, tubing, lugging, half-pipes, terrain parks, or other snow play activities either on or off Trails.

Sound Natural Teeth means teeth that are whole or properly restored and are without impairment, periodontal or other conditions and are not in need of the treatment provided for any reason other than an Accidental Injury. For purposes of this Policy, teeth previously restored with a crown, inlay, onlay, or porcelain restoration or treated by endodontics, except amalgam or composite resin fillings, are not considered Sound Natural Teeth.

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

Time Sensitive Period means within twenty-one (21) days of the Initial Deposit Date and within twenty-one (21) days of payment for any subsequent Travel Arrangements added to Your Trip.

Trails means named skier paths as designated for downhill travel as shown on a resort trail map using the international difficulty rating Trails does not include connecting paths or cross-overs between downhill trails, trails that are outside the established marked and patrolled boundaries of a Ski resort, or areas designated as unsafe or closed by ski resort management for avalanche control work.

Travel Arrangements means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the Trip. Air arrangements covered by this definition also include any direct round trip air flights booked by others, to and from the scheduled Trip departure and return cities, provided the dates of travel for the air flights are within seven (7) total days of the scheduled Trip dates.

Travel Assistance Company means the service provider listed on Your purchase confirmation.

Travel Supplier means a Cruise line, airline, hotel, etc., who has made the land, air and/or sea arrangements.

Traveling Companion means a person who has coordinated Travel Arrangements or vacation plans with You and intends to travel

with You during the Trip. Note, a group or tour leader is not considered Your Traveling Companion unless You are sharing room accommodation with the group or tour leader.

Trip means scheduled travel with a defined itinerary away from Your Home for which coverage is purchased under this Policy and premium is paid.

Unforeseen means not anticipated or expected and occurring after the Effective Date of Your Policy Date.

You or **Your** refers to the Insured.

GENERAL PROVISIONS

The following provisions apply to all coverages:

LEGAL ACTIONS - No legal action for a claim can be brought against the Company unless there has been full compliance with all of the terms of this Policy and no more than ten (10) years after the time required for giving Proof of Loss.

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

GOVERNING JURISDICTION – The insurance regulatory agency and courts of the jurisdiction in which You reside shall have jurisdiction over the individual coverage as if such coverage or plan were issued directly to You.

MISREPRESENTATION AND FRAUD – This Policy was issued in reliance on the information You provided at the time of application. The Company may deny all coverage under this Policy, or, at the Company's election, assert any other remedy available under applicable law, if You and/or Your Traveling Companion seeking coverage under this Policy knowingly concealed, misrepresented or omitted any material fact or engaged in fraudulent conduct at the time of application, at any time during the Policy period, or in connection with the filing or settlement of any claim.

DUTY OF COOPERATION - You agree to fully cooperate with the Company in the event the Company determines that an investigation is warranted regarding any claim for coverage under this Policy. You agree to comply with all requests by the Company to provide information and/or documentation related to any claim under this Policy. You agree to cooperate with the Company in the investigation and assessment of any loss and/or circumstances giving rise to a loss under this Policy.

SUBROGATION - (This Subrogation provision will not apply to Accidental Death & Dismemberment and Emergency Accident and Sickness Medical Expense, if applicable) - To the extent the Company pays for a Loss suffered by You, the Company will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the Loss. This may involve signing any papers and taking any other steps the Company may require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

ASSIGNMENT - This Policy and all coverages provided are not assignable, whether by operation of law or otherwise, but benefits may be assigned.

WHEN YOUR COVERAGE BEGINS - Provided:

- a) coverage has been elected
- b) the required premium has been paid

All coverage will begin on the Scheduled Departure Date, or the actual departure date if change is required by a Common Carrier, when You depart for the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Trip destination) for Your Trip. Coverage will not begin before the Effective Date shown on Your purchase confirmation.

WHEN YOUR COVERAGE ENDS

Coverage will end the earliest of the following:

- a) the Scheduled Return Date as stated on the travel tickets;
- b) the date and time You return to Your origination point if prior to the Scheduled Return Date;
- c) the date and time You deviate from, leave or change the original Trip itinerary (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, unless otherwise authorized by the Company in advance of the Scheduled Return Date;
- e) the time You reach the destination of Your one-way Trip;
- f) the Return Date as stated on Your purchase confirmation.

EXTENDED COVERAGE - Coverage will be extended under the following conditions, should they occur during the journey to the

- a) When You commence air travel from Your origination point: (i) within two (2) days before the commencement of the Travel Arrangements, coverage shall apply from the time of departure from the origination point; or (ii) greater than two (2) days before the commencement of the Travel Arrangements, the extension of coverage shall be provided only during Your air travel.
- b) If You return to Your origination point: (i) within two (2) days after the completion of the Travel Arrangements, coverage shall apply until the time of return to the origination point; or (ii) greater than two (2) days after the completion of the Travel Arrangements, the extension of coverage shall be provided only during Your air travel.
- c) If: (a) Your entire Trip is covered by the Policy; and (b) Your return is delayed by an event specified under Trip Cancellation, Trip Interruption or Trip Delay. This extension of coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

OPTIONAL EXTENDED COVERAGE - If, while traveling on Your Trip, You decide, after departure, to extend such Trip beyond Your Scheduled Return Date, You may obtain an extension of coverage, subject to the Company's approval, by contacting the Company before Your coverage is scheduled to end. The Company will extend Your coverage under this Policy from Your Scheduled Return Date, as long as:

- 1. You have not experienced an Accidental Injury or Sickness, or have not had medical treatment during Your Trip;
- 2. Coverage under this Policy is in force at the time You request an extension;
- 3. You pay any additional required premium for such extension; and
- 4. Your entire Trip length does not exceed one hundred eighty (180) days.

Failure to make medical information known will render this coverage extension null and void.

In no event will coverage be extended for unscheduled extensions to Your Trip for which premium has not been paid in advance.

PAYMENT OF CLAIMS - The Company, or its designated representative, will pay a claim within fifteen (15) working days after the submission of all forms necessary to establish the nature and extent of any claim.

Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not designated by You at the time of purchase, benefits for Loss of life will be paid to the first of the following surviving preference beneficiaries:

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

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, the Company may make arrangement to pay claims to Your legal guardian or other qualified representative.

Any payment made in good faith will discharge the Company's 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. In no event will the Company reimburse You for an amount greater than the amount paid by You.

All benefits payable under this Policy shall be reduced by the amount of any credit, voucher or refund provided by any Common Carrier, Travel Supplier or any other third party.

NOTICE OF CLAIM - Written notice of claim must be given by the claimant (either You or someone acting for You) to the Company or its designated representative within ninety (90) days after a covered Loss first begins or as soon thereafter as reasonably possible. Notice should include Your name and the Plan number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of the Policy, or to the Company's designated representative. No claim will be denied based upon the failure to provide notice within the specified time, unless this failure operates to prejudice

Our rights.

PROOF OF LOSS - The claimant must send the Company, or its designated representative, Proof of Loss within ninety (90) days after a covered Loss occurs or as soon as reasonably possible. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not possible to give proof within such time, and no claim will be denied based upon the insureds failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer, as per Missouri regulation 20 CSR 100-1.020.

PHYSICAL EXAMINATION AND AUTOPSY - The Company, or its designated representative, at its own expense, have the right to have You examined as often as necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

EXAMINATION UNDER OATH – The Company, or its designated representative, at its own expense, have the right to have You examined as often as necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

TIME OF PAYMENT OF CLAIMS - Benefits payable under this Policy for any Loss other than Loss for which this Policy provides any periodic payment will be paid upon receipt of due written Proof of Loss in accordance with state requirements. Subject to due written Proof of Loss, all accrued indemnities for Loss for which this Policy provides periodic payment will be paid monthly and any balance remaining unpaid upon the termination of liability, will be paid immediately upon receipt of due written proof.

DISAGREEMENT OVER SIZE OF LOSS: If there is a disagreement about the Actual Cash Value or the amount of the Loss, either You or the Company can make a written demand for an appraisal. Each party shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty (20) days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen (15) days to agree upon such umpire, then, on request of the either party, such umpire shall be selected by a judge of a court of record in the state and county (or city if the city is not within a county) in which the property covered is located. The appraisers shall then appraise the loss, stating separately Actual Cash Value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. The umpire shall make the award within thirty (30) days after the umpire receives the appraisers' submissions of their differences. An award in writing, so itemized, of any two when filed with the Company shall determine the amount of Actual Cash Value and loss. Each appraiser shall be paid by the party selecting such appraiser and the expenses of appraisal and umpire shall be paid by the parties equally.

Arbitration shall be held in the county of the Insured's residence. If the Insured has no residence, then the arbitration will be held at the circuit court of Cole County.

This provision does not preclude any party or beneficiary under the contract from instituting suit or legal action at any time. Arbitration is not a condition precedent to the right to bring or recover in a legal action.

MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION COVERAGE LIMITATIONS

- 1 Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if the Company is a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if the Company becomes insolvent.
- 2 The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply, subject to all other provisions of the Act:
 - a. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer, if the insured has a net worth of more than \$25 million on the later of the end of the insured's most recent fiscal year or the December thirty-first of the year next preceding the date the insurer becomes insolvent, provided that an insured's net worth on such date shall be deemed to include the aggregate net worth of the insured and all of its affiliates as calculated on a consolidated basis.
 - b. Payments made by the Association for covered claims will include only that amount of each claim which is less than

However, the Association will not:

- 1 Pay an amount in excess of the applicable limits of the policy from which a claim arises; or
- 2 Return to an insured any unearned premium in excess of \$25,000.

These limitations have no effect on the coverage the Company will provide under this Policy.

COVERAGES

No Coverage is intended to duplicate or overlap any other Coverage or benefit provided under this Policy. Should there be an inadvertent duplication of benefit or coverage, the Company will only provide payable benefits under the Coverage with the highest Maximum Benefit or largest scope of coverage subject to any applicable sub-limits.

TRAVEL PROTECTION

TRIP CANCELLATION

Additional Coverage Definitions

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 or Your Traveling Companion is 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 destination of the Trip (substantiated by the department of transportation, state police, etc.);

Natural Disaster means earthquake, flood, fire, hurricane, blizzard, avalanche, tornado, tsunami, volcanic eruption, or landslide that is due to natural causes and includes an event that is directly due to naturally occurring wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that either the government of the country where the Natural Disaster occurs issues an official disaster declaration or the U.S. Government issues advice to leave the country where the Natural Disaster occurs. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

1. the path of the named storm deviates by a distance of greater than two hundred (200) miles within a seventy-two (72) hour period from the path forecast by a national recognized meteorological service; or
2. less than seventy-two (72) hours advanced notice of a potential landfall for a named storm exists.

In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

Quarantine means Your strict isolation imposed by a Government authority or Physician to prevent the spread of disease. An embargo preventing You from entering a country is not a Quarantine.

Terrorist Incident means an act of violence, other than civil commotion, insurrection or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to property, by any person acting on behalf of, or in connection with, any organization that is generally recognized as having the intent to overthrow or influence the control of any government. The act must be deemed an act of terrorism by U.S. Department of State or the law enforcement organization in charge at the location of the Terrorist Incident.

Uninhabitable means that, as determined by a qualified examiner selected by the Company in its sole discretion: (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 to the building allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards affecting the building have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the building is without electricity or water and/or is not suitable for human occupancy.

Coverage Effective Date(s)

Coverage will begin on Your Effective Date. No coverage can be purchased after a person departs on a trip.

Coverage Effective Date(s)

Trip Cancellation coverage will end on the earlier of:

- a) the scheduled departure time on the Scheduled Departure Date of Your Trip;
- b) the date and time You depart on Your Trip; or
- c) the date and time You cancel Your Trip.

Coverage

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits subject to any applicable sub-limits, if You cancel Your Trip for any of the following reasons that are Unforeseen and takes place after Your Effective Date:

1. Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Departure Date.
2. Sickness, Accidental Injury or death of a Family Member or Traveling Companion booked to travel with You, that results in medically imposed restrictions as certified by a Physician that causes Your Trip to be cancelled.
3. Sickness, Accidental Injury or death of a non-traveling Family Member.
4. Your or Your Family Member's , or Your Traveling Companion's or Traveling Companion's Family Member's, Complications of Pregnancy that result in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your or Your Traveling Companion's participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled
5. After three(3) years of continuous employment at the same company, You are terminated or laid-off, from full time employment by that company through no fault of Your own.
6. Your transfer of employment of two hundred fifty (250) miles or more The transfer must require Your Home to be
7. You or Your Traveling Companion have a previously approved military leave revoked or experience a military re-assignment.
8. You, Your Traveling Companion or Your Family Member, who are military personnel, are called to emergency duty to provide aid or relief in the event of a Natural Disaster (this does not include war).
9. Weather at the departure site that causes complete cessation of services for at least twenty-four (24) consecutive hours of the Common Carrier with whom You are scheduled to travel and prevents You from reaching Your destination. This benefit will not apply if the Natural Disaster has been forecasted or a storm has been named prior to purchase of this Policy.
10. Natural Disaster at the site of Your destination that renders Your destination accommodations Uninhabitable. This benefit will not apply if the Natural Disaster has been forecasted or a storm has been named prior to purchase of this Policy.
11. Your accommodations at Your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other Natural Disaster. The Company will only pay benefits for losses occurring within fifteen (15) calendar days after the event renders the destination inaccessible. For the purpose of this coverage, inaccessible means Your accommodations can not be reached by Your original mode of transportation. In order to cancel Your trip, You must have four (4) days or fifty percent (50%) of Your total Trip length or less remaining at the time the destination is accessible. Benefits are not payable if the event occurs or if a storm is named prior to or on Your Effective Date.
12. Mandatory evacuation (or public official evacuation advisements where there is no mandatory evacuation) issued by local government authorities at Your Trip destination due to hurricane or other Natural Disaster. In order to cancel Your Trip, You must have four (4) days or fifty percent (50%) of Your total Trip length or less remaining on Your Trip at the time the mandatory evacuation ends.
13. If the U.S. Department of State has already issued a Level 4 Travel Advisory regarding travel to Your destination country or region prior to Your Effective Date, and within forty-five (45) days of Your Scheduled Departure Date, as the result of a specific event that occurs after Your Effective Date and in Your destination country, the Company's authorized security risk firm deems travel to that area is not advisable.
14. A Terrorist Incident that occurs in Your departure city or in a city listed on Your Trip itinerary and within thirty (30) days prior to Your Scheduled Departure Date. Benefits are not provided if the Travel Supplier offers a substitute itinerary. This does not include flight connections or other transportation arrangements to reach Your destination. Your Scheduled Departure Date must be no more than fifteen (15) months beyond Your Effective Date. A Terrorist Incident that occurs onboard an in-flight aircraft is not covered.
15. You or Your Traveling Companion or Family Member are kidnapped or disappears as substantiated by a police report, and has not returned within thirty (30) days prior to Your Scheduled Departure Date.
16. A documented theft of Your or Your Traveling Companion's passports and/or visas.
17. You or Your Traveling Companion being hijacked, Quarantined, required to serve on a jury, or subpoenaed within ten (10) days of departure; having Your Home made Uninhabitable by Natural Disaster.
18. An interruption of water, electric, sewage or gas service(s) at Your destination, for more than twenty-four (24) hours due to Inclement Weather or Natural Disaster. The Company will only pay benefits for losses occurring within fifteen (15) calendar days following the onset of the service interruption.
19. A closed roadway causing cessation of travel for You or Your Traveling Companion for at least twelve (12) consecutive hours to or from Your Trip destination (substantiated by the Department of Transportation, state police, etc).
20. Bankruptcy or Default of a Travel Supplier causing a complete cessation of travel services provided the Bankruptcy or Default occurs more than fourteen (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 benefit only applies if Your Scheduled Departure Date is no more than fifteen (15) months beyond Your Effective Date and Your payment for this Policy is received within the Time Sensitive Period.

21. Strike that causes complete cessation of services of the Common Carrier with whom You or Your Traveling Companion are scheduled to travel for at least twenty-four (24) consecutive hours.

The Company will reimburse You up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, for the following:

- a) pre-paid non-refundable cancellation charges imposed by the Travel Suppliers.
- b) If Your Travel Supplier cancels Your Trip, You are covered up to the Maximum Benefit shown on the Schedule of Benefits for the reissue fee charged by the airline for the tickets or for the cost charged by the airline to retain Your frequent flyer miles if not used to purchase the airline ticket in conjunction with this Trip. You must have covered the entire cost of the Trip including the airfare;
- c) The fees incurred by You for re-depositing frequent traveler awards (frequent flyer miles, hotel point rewards, etc.) in Your account if You used awards for any part of a Trip that is canceled for a covered reason. In no event will the Company reimburse You for the cash value of Your airline ticket(s) purchased with frequent flier miles;

In no event shall the amount reimbursed exceed the amount You pre-paid for the Trip

SPECIAL CONDITIONS: You must advise the Company or its authorized representative within seventy-two (72) hours in the event of a claim. If the claim is not reported within seventy-two (72) hours, it should be reported as soon as possible and no claim will be denied based upon the insureds failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer, as per Missouri regulation 20 CSR 100-1.020. All other delays of reporting beyond seventy-two (72) hours will result in reduced benefit payments.

SINGLE OCCUPANCY COVERAGE

The Company will reimburse You for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for pre-paid Travel Arrangements if a person booked to share accommodations with You has his/her Trip delayed, canceled, or interrupted for a covered reason and You do not cancel. This benefit is subject to the same Maximum Benefit indicated above.

TRI-WIC-SP-MO-TCAN002 (09-23)

TRIP INTERRUPTION

Additional Coverage Definitions

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 or Your Traveling Companion is 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 destination of the Trip (substantiated by the department of transportation, state police, etc.);

Natural Disaster means earthquake, flood, fire, hurricane, blizzard, avalanche, tornado, tsunami, volcanic eruption, or landslide that is due to natural causes and includes an event that is directly due to naturally occurring wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that either the government of the country where the Natural Disaster occurs issues an official disaster declaration or the U.S. Government issues advice to leave the country where the Natural Disaster occurs. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- 1. the path of the named storm deviates by a distance of greater than two hundred (200) miles within a seventy-two (72) hour period from the path forecast by a national recognized meteorological service; or
- 2. less than seventy-two (72) hours advanced notice of a potential landfall for a named storm exists.

In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

Quarantine means Your strict isolation imposed by a Government authority or Physician to prevent the spread of disease. An

embargo preventing You from entering a country is not a Quarantine.

Terrorist Incident means an act of violence, other than civil commotion, insurrection or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to property, by any person acting on behalf of, or in connection with, any organization that is generally recognized as having the intent to overthrow or influence the control of any government. The act must be deemed an act of terrorism by U.S. Department of State or the law enforcement organization in charge at the location of the Terrorist Incident.

Uninhabitable means that, as determined by a qualified examiner selected by the Company in its sole discretion: (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 to the building allowing elemental intrusion, such as rain, wind, hail or flood; (3) immediate safety hazards affecting the building have yet to be cleared, such as debris on roofs or downed electrical lines; or (4) the building is without electricity or water and/or is not suitable for human occupancy.

Coverage

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if You interrupt Your Trip after Your departure or if You join Your Trip after Your Scheduled Departure Date due to any of the following Unforeseen reasons that occur while this coverage is in effect for You:

1. Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Return Date.
2. Sickness, Accidental Injury or death of a Family Member or Traveling Companion booked to travel with You that a.) occurs while You are on Your Trip; b.) requires Necessary Treatment at the time of interruption; and c.) as certified by a Physician, results in medically imposed restrictions as to prevent that person's continued participation on the Trip.
3. Sickness, Accidental Injury or death of a non-traveling Family Member.
4. Your or Your Family Member's, or Your Traveling Companion's or Your Traveling Companion's Family Member's Complications of Pregnancy that result in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your or Your Traveling Companion's continued participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Return Date.
5. After three(3) years of continuous employment at the same company, You are terminated or laid-off, from full time employment by that company through no fault of Your own.
6. Your transfer of employment of two hundred fifty (250) miles or more that occurs during Your Trip. You must have been employed with the transferring employer on Your Effective Date. The transfer must require Your Home to be relocated.
7. You or Your Traveling Companion have a previously approved military leave revoked or experience a military re-assignment.
8. You, Your Traveling Companion or Your Family Member, who are military personnel, and are called to emergency duty to provide aid or relief in the event of a Natural Disaster (this does not include war).
9. Weather at the departure site that causes complete cessation of services for at least twenty-four (24) consecutive hours of the Common Carrier on which You are scheduled to travel and prevents You from reaching Your destination. This benefit will not apply if the Natural Disaster has been forecasted or a storm has been named prior to purchase of this coverage.
10. Natural Disaster at the site of Your destination that renders Your destination accommodations Uninhabitable.
11. Your accommodations at Your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other Natural Disaster. The Company will only pay benefits for losses occurring within fifteen (15) calendar days after the event renders the destination inaccessible. For the purpose of this coverage, inaccessible means Your accommodations can not be reached by Your original mode of transportation. In order to receive benefits under this coverage to remain Home or to return Home when the destination is accessible, You must have four (4) days or fifty percent (50%) of Your total Trip length or less remaining at the time the destination is accessible. Benefits are not payable if the event occurs or if a storm is named prior to Your Trip.
12. Mandatory evacuation, or public official evacuation advisements where there is no mandatory evacuation, issued by local government authorities at Your Trip destination due to hurricane or other Natural Disaster. In order to interrupt Your Trip, You must have four (4) days or fifty percent (50%) of Your total Trip length or less remaining on Your Trip at the time the mandatory evacuation ends.
13. If the U.S. Department of State has already issued a Level 4 Travel Advisory regarding travel to Your destination country or region prior to Your Effective Date, and, as the result of a specific event that occurs during the Trip and in Your destination country, the Company's authorized security risk firm deems travel within that area is no longer advisable.

13. A Terrorist Incident that occurs in Your departure city or in a city listed on Your Trip itinerary during Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary. This does not include flight connections or other transportation arrangements to reach Your destination. Your Scheduled Departure Date must be no more than fifteen (15) months beyond Your Effective Date. A Terrorist Incident that occurs onboard an in-flight aircraft is not covered.
14. You or Your Traveling Companion or Family Member are kidnapped or disappears during Your Trip as substantiated by a police report.
15. A documented theft of Your or Your Traveling Companion's passports and/or visas.
16. You or Your Traveling Companion being hijacked, Quarantined, required to serve on a jury or subpoenaed during the Trip; having Your Home made Uninhabitable by Natural Disaster.
17. An interruption of water, electric, sewage or gas service(s) at Your destination, for more than twenty-four (24) hours due to Inclement Weather or Natural Disaster. The Company will only pay benefits for losses occurring within fifteen (15) calendar days following the onset of the service interruption.
18. A closed roadway causing cessation of travel for You or Your Traveling Companion for at least twelve (12) consecutive hours to or from Your Trip destination (substantiated by the Department of Transportation, state police, etc).
19. Bankruptcy or Default of a Travel Supplier causing a complete cessation of travel services provided the Bankruptcy or Default occurs during Your Trip. 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 benefit only applies if Your Scheduled Departure Date is no more than fifteen (15) months beyond Your Effective Date and Your payment for this Policy is received within the Time Sensitive Period.
20. Strike that causes complete cessation of services of the Common Carrier with whom You or Your Traveling Companion are scheduled to travel for at least twenty-four (24) consecutive hours.

The Company will reimburse You up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, for the following:

- a) pre-paid unused, non-refundable land or sea expenses to the Travel Suppliers;
- b) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Travel Arrangements limited to the cost of one-way economy airfare or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets. In no event will the Company reimburse You for the cash value of Your airline ticket(s) purchased with frequent flier miles;

The Company will pay for Reasonable Expenses incurred by You if Your Traveling Companion must remain Hospitalized or if You must extend the Trip with additional hotel nights due to a Physician certifying You or Your Traveling Companion cannot fly home due to an Accident or a Sickness but do not require Hospitalization.

In no event shall the amount reimbursed exceed the amount You pre-paid for the Trip.

SPECIAL CONDITIONS: You must advise the Company or its authorized representative as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the Company, its authorized representative and Your Travel Supplier as soon as reasonable possible.

TRI-WIC-SP-MO-TINT002 (09-23)

MISSED CONNECTIONS

Coverage

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits, if You miss Your Cruise or tour departure, scheduled during Your Trip, that results from the cancellation or a delay for between three (3) and twelve (12) hours of all regularly scheduled airline flights due to the following events:

- a) Any delay of a Common Carrier (the delay must be documented by the Common Carrier);

Benefits are provided for:

- a) additional transportation expenses needed for You to join Your departed Cruise or tour;
- b) Reasonable Expenses up to the Maximum Benefit per day shown on the Schedule of Benefits;
- c) pre-paid nonrefundable Payments or Deposits for the unused portion of Your Cruise.

Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to individuals who are able to meet their scheduled departures but cancel their Cruise or tour due to Inclement Weather.

TRIP DELAY

Additional Coverage Definitions**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 or Your Traveling Companion is 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 destination of the Trip (substantiated by the department of transportation, state police, etc.);

Quarantine means Your strict isolation imposed by a Government authority or Physician to prevent the spread of disease. An embargo preventing You from entering a country is not a Quarantine.

Coverage

The Company will reimburse You for Covered Trip Delay Expenses, up to the Maximum Benefit shown on the Schedule of Benefits, if You are delayed, while coverage is in effect, en route to or from the Trip for six(6) or more hours due to a defined Hazard.

Covered Trip Delay Expenses:

- a) Any pre-paid, unused, non-refundable land and water accommodations;
- b) Any Reasonable Expenses incurred;
- c) An Economy Fare from the point where You ended Your Trip to a destination where You can catch up to the Trip;
- d) A one-way Economy Fare to return You to Your originally scheduled return destination;

TRI-WIC-SP-TDEL001 (09-23)

OPTIONAL RENTAL CAR DAMAGE

Additional Coverage Definitions

Exotic Vehicles means any antique, limited production, or collectible car or any other private passenger vehicle with a Manufacturer's Suggested Retail Price (MSRP) over \$75,000.

Coverage

If You purchase this optional benefit, the following coverage is available to You. If You rent a car while on the Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not within Your control while in Your possession, the Company will reimburse the lesser of:

- a) The cost of repairs and rental charges imposed by the rental company while the car is being repaired;
- b) The Actual Cash Value of the car;
- c) The Maximum Benefit shown on the Schedule of Benefits.

An Insured must be a licensed driver and listed on the rental car agreement in order for coverage to apply. You have the following duties in the event of Loss due to Rental Car Damage:

1. You must take all possible steps to protect the vehicle and prevent further damage to it;
2. You must report the Loss to the appropriate local authorities and the rental company as soon as possible;
3. You must obtain all information on any other party involved in an Accident, such as name, address, insurance information and driver's license number;
4. You must provide the Company all documentation such as the rental agreement, police report and damage estimate.

Exclusions

1. Any obligation You assume under any agreement (except insurance collision Deductible);
2. Rentals of trucks, campers, trailers, off-road or four-wheel drive vehicles, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;
3. Any Loss that occurs if You are in violation of the rental agreement;
4. Failure to report the Loss to the proper local authorities and the rental car company;
5. Damage to any other vehicle, structure or person as a result of a covered Loss.

MEDICAL PROTECTION**EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE**Coverage

The Company will reimburse benefits up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if You incur Covered Medical Expenses for Necessary Treatment of an Accidental Injury or a Sickness that occurs during the Trip.

Covered Medical Expenses are limited to the list below:

- a) the services of a Physician;
- b) charges for Hospital confinement and use of operating rooms; Hospital or ambulatory medical-surgical center services;
- c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- d) ambulance service;
- e) drugs, medicines and therapeutic services;

The Company will pay benefits up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, for dental Necessary Treatment for Accidental Injury to Sound Natural Teeth. Both the Accidental Injury and the dental Necessary Treatment must occur during the Trip.

The Company will not pay benefits in excess of reasonable and customary charges. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

If You are hospitalized due to an Accidental Injury or a Sickness, which first occurs during the Trip, beyond the Scheduled Return Date, coverage will be extended for up to ninety (90) days, or until You are released from the Hospital or until You have exhausted the Maximum Benefits payable under this coverage, whichever occurs first.

TRI-WIC-SP-MEDI001 (09-23)

EMERGENCY EVACUATIONCoverage

The Company will pay benefits for Covered Evacuation Expenses incurred, up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if an Accidental Injury or Sickness commencing during the course of the Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants Your Emergency Evacuation and verified and arranged by the Travel Assistance Company.

Emergency Evacuation means:

- a) Your medical condition warrants immediate Transportation from the Hospital where You are first taken when injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- b) after being treated at a local Hospital, Your medical condition warrants Transportation to Your Home where You reside, to obtain further medical treatment or to recover; or
- c) both a) and b), above.

Covered Evacuation Expenses are reasonable and customary expenses for necessary Transportation, related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for Transportation must be:

- a) recommended by the attending Physician;
- b) required by the standard regulations of the conveyance transporting You; and
- c) authorized in advance by the Company or its authorized Travel Assistance Company and arranged by the Company's authorized Travel Assistance Company.

The Maximum Benefit amount payable is limited to the cost of Transportation to Your or the Traveling Companion's Home.

Notwithstanding the forgoing, in the event the Emergency Evacuation services are not arranged by the Company's authorized Travel Assistance Company, the Company, in its sole discretion, may elect to evaluate the need for the Emergency Evacuation and provide limited reimbursement for the portion of the expenses related to such Emergency Evacuation as would have been authorized by Company's authorized Travel Assistance Company.

Transportation of Minor Children: If You are expected to be in the Hospital for more than seven (7) days following a covered Emergency Evacuation, or pass away during the Trip, the Company will return Your unattended minor child(ren) (under the age of eighteen (18)) who is/are accompanying You on the scheduled Trip, to the domicile of a person nominated by You or Your next of kin with an attendant if necessary.

Hospital Companion:

Transportation to Join You: If You are traveling alone and are in a Hospital alone for more than seven (7) consecutive days or if the attending Physician certifies that due to Your Accidental Injury or Sickness, You will be required to stay in the Hospital for more than seven (7) consecutive days, upon request the Company will bring a person, chosen by You, for a single visit to and from Your bedside provided that repatriation is not imminent.

Transportation services are provided if authorized in advance and arranged by the Company or the Company's Travel Assistance Company and are limited to necessary Economy Fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

Exclusions

1. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war. This exclusion does not apply if You are an innocent bystander to these events;
2. participation in any military maneuver or training exercise or any Loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as an athlete in professional sports, amateur sports, Interscholastic Sports, or Intramural Sports,
5. participating in Bodily Contact Sports Extreme Sports; or Adventure Sports;
6. traveling for the purpose of securing medical treatment;
7. services and/or supplies that do not meet the definition of Necessary Treatment;
8. 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;
9. canyoning or canyoneering (traveling in canyons using a variety of techniques that may include walking, scrambling, climbing, jumping, abseiling and/or swimming);

TRI-WIC-SP-MO-EMTR001 (09-23)

REPATRIATION OF REMAINS

Coverage

The Company will pay up to the Maximum Benefit shown on the Schedule of Benefits for the Covered Repatriation Expenses incurred to return Your body to the United States of America if You die during the Trip. This benefit is provided only if authorized in advance and arranged by the Company or the Company's Travel Assistance Company.

Covered Repatriation Expenses include, but are not limited to, expenses for embalming, cremation, minimal casket container and transportation.

Exclusions

1. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war. This exclusion does not apply if You are an innocent bystander to these events;

2. participation in any military maneuver or training exercise or any Loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as an athlete in professional sports, amateur sports, Interscholastic Sports, or Intramural Sports,
5. participating in Bodily Contact Sports Extreme Sports; or Adventure Sports;
6. traveling for the purpose of securing medical treatment;
7. services and/or supplies that do not meet the definition of Necessary Treatment;
8. 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;
9. canyoning or canyoneering (traveling in canyons using a variety of techniques that may include walking, scrambling, climbing, jumping, abseiling and/or swimming);

TRI-WIC-SP-MO-RPAT001 (09-23)

BAGGAGE PROTECTION

BAGGAGE/PERSONAL EFFECTS

Additional Coverage Definitions

Checked Baggage means Personal Effects brought by You for planned use on Your Trip for which a claim check has been issued to You by a Common Carrier.

Personal Effects means Your privately-owned articles including clothing and toiletry items brought by You for planned use on Your Trip.

General Provisions

The following provisions apply to for this coverages:

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

- a) notify the Company, or its authorized representative as soon as possible;
- b) take immediate steps to protect, save and/or recover the covered property;
- c) give immediate notice to the carrier, Travel Supplier, property manager or bailee who is or may be liable for the Loss or damage and provide a copy of such notification to the Company;
- d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours and provide a copy of such report to the Company; and
- e) complete all steps required by local police or authorities to pursue investigation of the claim in the case of robbery or theft.

SETTLEMENT OF LOSS - Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Property will be considered lost if it has not been recovered within thirty (30) days of the event. You must present acceptable Proof of Loss and the value involved to the Company.

Coverage

This coverage is subject to any coverage provided by a Common Carrier and shall apply only when such other benefits are exhausted. In order for a claim to be processed under this Coverage, a loss or theft report must be filed with local law enforcement authorities, the Common Carrier, Travel Supplier, tour leader or with a representative of the venue or location where the loss or theft took place.

PERSONAL EFFECTS AND PROPERTY

The Company will reimburse You up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if You sustain Loss, theft or damage to baggage and Personal Effects during the Trip, provided You have taken all measures possible 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 Trip.

The Company will pay the lesser of the following:

- a) Actual Cash Value at time of Loss, theft or damage to baggage and Personal Effects; or

- b) the cost of repair or replacement in like kind and quality.

There will be a per article limit as shown on the Schedule of Benefits.

There will be a combined Maximum Benefit as shown on the Schedule of Benefits 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; cameras and their accessories and related equipment.

EXTENSION OF COVERAGE

If You have checked property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers Your property or declares such property lost, whichever is occurs first.

Exclusions

The Company will not provide benefits for any Loss or damage to:

- 1 animals;
- 2 household effects and furnishing;
- 3 antiques and collectors' items;
- 4 eye glasses, sunglasses or contact lenses;
- 5 artificial teeth and dental bridges;
- 6 hearing aids;
- 7 artificial limbs and other prosthetic devices;
- 8 keys, cash, stamps, securities and documents;
- 9 Tickets;
- 10 credit cards (except for benefits offered under Baggage/Personal Effects);
- 11 professional or occupational equipment or property, whether or not electronic business equipment;
- 12 sporting equipment if loss or damage results from the use thereof;
- 13 musical instruments;
- 14 retainers and orthodontic devices.

TRI-WIC-SP-MO-BAGL001 (09-23)

BAGGAGE DELAY

Additional Coverage Definitions

Checked Baggage means Personal Effects brought by You for planned use on Your Trip for which a claim check has been issued to You by a Common Carrier.

Personal Effects means Your privately-owned articles including clothing and toiletry items brought by You for planned use on Your Trip.

General Provisions

The following provisions apply to for this coverages:

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

- a) notify the Company, or its authorized representative as soon as possible;
- b) take immediate steps to protect, save and/or recover the covered property;
- c) give immediate notice to the carrier, Travel Supplier, property manager or bailee who is or may be liable for the Loss or damage and provide a copy of such notification to the Company;
- d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours and provide a copy of such report to the Company; and
- d) complete all steps required by local police or authorities to pursue investigation of the claim in the case of robbery or theft.

SETTLEMENT OF LOSS - Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Property will be considered lost if it has not been recovered within thirty (30) days of the event. You must present acceptable Proof of Loss and the value involved to the Company.

Coverage

The Company will reimburse You for the expense to replace Your necessary Personal Effects in Your Checked Baggage, up to the Maximum Benefit shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four(24) hours, while on a Trip.

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. Receipts for the purchases must accompany any claim.

Exclusions

The Company will not provide benefits for any Loss or damage to:

- 1 animals;
- 2 household effects and furnishing;
- 3 antiques and collectors' items;
- 4 eye glasses, sunglasses or contact lenses;
- 5 artificial teeth and dental bridges;
- 6 hearing aids;
- 7 artificial limbs and other prosthetic devices;
- 8 keys, cash, stamps, securities and documents;
- 9 Tickets;
- 10 credit cards (except for benefits offered under Baggage/Personal Effects);
- 11 professional or occupational equipment or property, whether or not electronic business equipment;
- 12 sporting equipment if loss or damage results from the use thereof;
- 13 musical instruments;
- 14 retainers and orthodontic devices.

TRI-WIC-SP-MO-BAGD001 (09-23)

TRAVEL ACCIDENT PROTECTION

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT

If You purchase this optional benefit, the following coverage is available to You. The Company 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 Trip, sustain a Loss shown in the Table below. The Loss must occur within one hundred eighty (180) 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 Principle 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:

- 1 hand or foot, means actual complete severance through and above the wrist or ankle joints;

- 2 eye means an entire and irrecoverable Loss of sight;
- 3 speech or hearing means entire and irrecoverable Loss of speech or hearing of both ears; and
- 4 thumb and index finger mean actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

The Company will pay benefits for covered Losses that result from You being unavoidably exposed to the elements due to an Accident. The Loss must occur within one hundred eighty (180) days after the event that caused the exposure.

DISAPPEARANCE

The Company will pay benefits for Loss of life if Your body cannot be located within one hundred eighty (180) days after Your disappearance due to an Accident.

TRI-WIC-SP-ACDD007 (09-23)

EXCLUSIONS

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section;
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane unless the loss results in the death of a non-traveling Family Member;
3. intentionally self-inflicted injuries;
4. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war. This exclusion does not apply if You are an innocent bystander to these events;
5. participation in any military maneuver or training exercise, or any Loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to You pro- rata any premium paid, less any benefits paid, for any period during which You are in such service;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. mental or emotional disorders, unless Hospitalized;
8. participation as an athlete in professional sports;
9. being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician unless results in the death of a non-traveling Family Member;
10. intentional commission of or the attempt to commit any dishonest or fraudulent act, or criminal activity (as defined in the jurisdiction where the loss occurred);
11. Participation in Adventure Sports, Bodily Contact Sports, Extreme Sports, Interscholastic Sports, Intramural Sport;
12. dental treatment except as a result of an injury to Sound Natural Teeth except as explicitly offered under coverage attached to this Policy;
13. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
14. pregnancy and childbirth (except for Complications of Pregnancy) except if Hospitalized;
15. curtailment or delayed return for other than covered reasons;
16. traveling for the purpose of securing medical treatment;
17. services not shown as covered;
18. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
19. confinement or treatment in a government Hospital; however, the United States government may recover or collect benefits under certain conditions;
20. services and/or supplies that do not meet the definition of Necessary Treatment;
21. 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;
22. care or treatment that is payable under any Other Insurance policy;
23. Accidental Injury or Sickness when traveling against the advice of a Physician;
24. cosmetic surgery or reconstructive surgery;
25. canyoning or canyoneering (traveling in canyons using a variety of techniques that may include walking, scrambling, climbing, jumping, abseiling and/or swimming);
26. a Loss that results from an illness, disease, or other condition, event or circumstance that occurs at a time when Your coverage is not in effect;

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. theft or pilferage while left unattended in any vehicle;
5. mysterious disappearance;
6. property illegally acquired, kept, stored or transported;
7. insurrection or rebellion;
8. property shipped as freight or shipped prior to the Scheduled Departure Date.