



Camp & Student Protection Plan

For Customer Service Call:

1-888-420-5378

For Emergency Assistance During Your Program Call:

1-800-555-9095

(Within USA)

1-603-894-4710

(Outside USA, Call Collect)

General Policy Provisions

Duplication of Coverage You may only purchase one certificate from us for each Trip. If you do purchase more than one certificate for a specific Trip, the Maximum Limit of Coverage payable will be as specified in the certificate with the highest level of benefits. We will refund premium received from you under any other certificate.

Entire Contract-Changes Any statement you make is a representation and not a warranty. No statement will be used by us to void or reduce benefits unless that statement is a part of any written application or enrollment form. No agent or other person may change the policy or waive any of its terms.

Maximum Limit of Coverage The total limit of our liability for any one covered occurrence, in which two or more persons submit a claim, is subject to the individual benefit amount and the company's Maximum Limit of Liability. In the event of multiple claims for one occurrence, the available funds will be distributed in order of notice of claim by each insured subject to the above limitations.

Maximum Limit of Liability All limits are applied per Trip. We will pay no more than \$1,000,000 per occurrence to or on account of any person insured under the policy. Our Maximum Limit of Liability for all claims resulting from the same occurrence will be \$10,000,000 collectively under the TAHC series of policies.

Notice of Claim We must be given written notice of claim within 180 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

Our Right To Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

IMPORTANT ELIGIBILITY NOTICE

The Camp/Summer Study Travel Protection Plan is only available for: 1) citizens or residents of the USA or Canada who are age 24 or younger at time of enrollment; and 2) programs costing \$25,000 or less per person. Eligibility for purchase will be confirmed at time of claim. If it is determined that a person or program is not eligible for coverage as detailed above, any claim for benefits will be denied and premium will be refunded.

Time Sensitive Provisions ...

The Exclusion for Pre-Existing Conditions will be waived if:

- 1) your premium is received 90 days prior to the Program Commencement Date (unless your initial deposit for the Program is made within 90 days of the Program Commencement Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid);
- 2) you insure all prepaid Program costs that are subject to cancellation penalties or restrictions and also insure within 7 days of the payment for those arrangements the cost of any subsequent arrangements added to your Program; and
- 3) you are not disabled from travel at the time you pay your premium.

See Page 12 for the Pre-Existing Condition definition which details the Pre-Existing Conditions that are excluded.

Coverage for Financial Insolvency is included under the Pre-Departure Program Cancellation and Program Session Interruption Benefits, if:

your premium is received 90 days prior to the Program Commencement Date (unless your initial deposit for the Program is made within 90 days of the Program Commencement Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid);

See Page 9 for the definition of Financial Insolvency which details the coverage provided.

You are covered by the Cancel For Any Reason Benefit, when this option is purchased, if:

- 1) your premium is received 90 days prior to the Program Commencement Date (unless your initial deposit for the Program is made within 90 days of the Program Commencement Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid);
- 2) you insure all prepaid Program costs that are subject to cancellation penalties or restrictions and also insure within 7 days of the payment for those arrangements the cost of any subsequent arrangements added to your Program; and
- 3) you cancel your Camp/Summer Study Program two (2) days or more before your Scheduled Session Commencement Date.

Benefit Schedule

Travel Protection Plan Benefits	MAXIMUM BENEFIT
Pre-Departure Program Cancellation	Up To Program Cost*
Program Session Interruption	Up To Program Cost*
Travel Delay (12 Hours or More)	\$100 Per Day \$500 Maximum
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$5,000
Emergency Medical Evacuation & Repatriation of Remains	\$100,000
One Call 24-Hour Assistance Service	Included
Baggage and Personal Effects	\$500
Optional Benefits	MAXIMUM BENEFIT (IF PURCHASED)
Cancel For Any Reason Benefit	75% of Non-Refundable Program Cost*

* Important Purchase Reminder

If you insure an amount less than your total prepaid Program costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Pre-Departure Program Cancellation and Program Session Interruption will be limited to the amount of coverage you purchased; and 2) there will be no coverage available under the optional Cancel For Any Reason Benefit, if purchased.

Description of Coverages

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Who Is Eligible For Coverage

A person who has arranged to take a Camp/Summer Study Program, completes the enrollment form and pays the required premium, and is a citizen or resident of the United States of America or Canada.

When Coverage Begins

The Pre-Departure Program Cancellation Benefit is effective at 12:01 A.M. Standard Time on the day after the date the premium is received. Program Session Interruption coverage will take effect on the Scheduled Session Commencement Date.

All coverages (except Pre-Departure Program Cancellation and Program Session Interruption) will take effect on the later of: 1) the date the premium has been received; 2) the date and time you start your Camp/Summer Study Program; or 3) 12:01 A.M. Standard Time on the Scheduled Session Commencement Date of your Camp/Summer Study Program.

When Coverage Ends

Your coverage automatically ends on the earlier of: 1) the date the Camp/Summer Study Program is completed; 2) the scheduled Camp/Summer Study session end date; 3) on your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Camp/Summer Study Program covered by the Policy. Termination of the policy will not affect a claim for loss that occurs after premium has been paid. All coverages under the policy will be extended if your entire Program is covered by the policy and your return is delayed by unavoidable circumstances beyond your control. If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the scheduled Camp/Summer Study session end date.

Summary of Coverages

Please see the Definitions, page 12, for an explanation of Pre-Existing Conditions which are excluded under the Pre-Departure Program Cancellation, Program Session Interruption, Travel Delay and Medical Expense/Emergency Assistance Benefits (unless this exclusion is waived - see Page 13 for details about the Pre-Existing Conditions Exclusion Waiver).

Pre-Departure Program Cancellation

We will pay a Pre-Departure Program Cancellation Benefit, up to the amount in the Schedule, if, for a covered reason that occurs before departure on your Program and while coverage is in effect, you are prevented from attending your Camp/Summer Study Program.

Covered reasons for Pre-Departure Program Cancellation are: 1) your, an Immediate Family Member's, or Traveling Companion's, Sickness; Injury; or death; or 2) for Other Covered Events, as defined. The Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) require the examination and treatment by a Physician at the time the Camp/Summer Study Program is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Camp/Summer Study Program.

Pre-Departure Program Cancellation Benefits: If you cancel your Camp/Summer Study Program for a covered reason, we will reimburse you, up to the amount in the Schedule for the amount of prepaid, forfeited, non-refundable Camp/Summer Study Program Fees that you paid for your Camp/Summer Study Program. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Camp/Summer Study Program is canceled for a covered reason and your Camp/Summer Study Program is not canceled.

Program Session Interruption

We will pay a Program Session Interruption Benefit, up to the amount in the Schedule, if for a covered reason: 1) your arrival on your Camp/Summer Study Program is delayed beyond the Scheduled Session Commencement Date or 2) you are unable to continue on your Camp/Summer Study Program after you have departed on your Camp/Summer Study Program.

Covered reasons for Program Session Interruption are: your, an Immediate Family Member's, or Traveling Companion's, Sickness; Injury; or death; or for Other Covered Events, as defined. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the policy; b) for item 2) above, commence while you are on your Camp/Summer Study Program and your coverage is in effect under the policy; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Camp/Summer Study Program is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Camp/Summer Study Program or to prevent you from continuing your Camp/Summer Study Program.

Program Session Interruption Benefits: If you interrupt your Camp/Summer Study Program for a covered reason, we will reimburse you, less any refund paid or payable, for unused Camp/Summer Study Program Fees or tuition, plus one of the following:

- 1) the additional transportation expenses by the most direct route from the point you interrupted your Camp/Summer Study Program: a) to the next scheduled destination where you can catch up to your Camp/Summer Study Program; or b) to the final destination of your Camp/Summer Study Program; or
- 2) the additional transportation expenses incurred by you by the most direct route to reach your original Camp/Summer Study Program destination if you are delayed and leave after the Scheduled Session Commencement Date.
However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy air fare (or first class, if the original tickets were first class) by the most direct route less any refunds paid or payable for your unused original tickets.
- 3) your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Camp/Summer Study Program is interrupted and your Camp/Summer Study Program is continued.

Travel Delay

If you are delayed (en route to your Camp/Summer Study Program) for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Travel Delay must be caused by or result from: 1) Common Carrier delay; or 2) loss or theft of your passport(s), travel documents or money; or 3) quarantine (except as the result of an epidemic or pandemic); or 4) hijacking; or 5) natural disaster or closure of public roadways by government authorities due to adverse weather; or 6) Injury or Sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or 7) death of you, an Immediate Family Member traveling with you, or a Traveling Companion.

Medical Expense/Emergency Assistance

We will pay this benefit, up to the amount on the Schedule, for the following Covered Expenses incurred by you, subject to the following:

- 1) Covered Expenses will only be payable at the Usual and Customary level of payment;
- 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Camp/Summer Study Program;
- 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance provisions.

Covered Expenses for Accident and Sickness Medical Expense means:

- 1) expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services, incurred by you within 30 days after the scheduled Camp/Summer Study Program session end date;
- 2) expenses for emergency dental treatment incurred by you during a Camp/Summer Study Program (expenses incurred for dental treatment after your scheduled Camp/Summer Study Program session end date are not covered);

- 3) expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;
- 4) expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence in the United States of America or Canada, including escort expenses, if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors' prior approval.

Covered Expenses for Medical Evacuation and Return of Remains means:

- 1) expenses incurred by you for Physician-ordered emergency Medical Evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors' prior approval;
- 2) expenses incurred for non-emergency Medical Evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence in the United States of America or Canada, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors' prior approval;
- 3) expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your place of residence in the United States of America or Canada, from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the policy;
- 4) repatriation expenses for preparation and air transportation of your remains to your place of residence in the United States of America or Canada, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the United States of America or Canada.

Baggage and Personal Effects

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage, passports or visas during your Camp/Summer Study Program. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all of the credit card conditions imposed by the credit card companies.

Valuation and Payment of Loss: Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For claimed items without original receipts, payment of loss will be calculated based upon 75% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss. We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

Items Subject to Special Limitations: We will not pay more than \$500 on all losses to jewelry; watches; precious or semi-precious gems; decorative or personal articles consisting in whole or in part of silver, gold, or platinum; cameras, camera equipment; computer, digital or electronic equipment and media; and articles consisting in whole or in part of fur. Items not included above are subject to a \$250 per item limit.

Items Not Covered: We will not pay for damage to or loss of: animals; property used in trade, business or for the production of income, household furniture, musical instruments, brittle or fragile articles, or sporting equipment if the loss results from the use thereof; boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances; artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; documents or tickets, except for administrative fees required to reissue tickets; money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards, except as noted above; property shipped as freight or shipped prior to the Scheduled Session Commencement Date; contraband.

Losses Not Covered: We will not pay for loss arising from: defective materials or craftsmanship; or normal wear and tear, gradual deterioration, inherent vice; or rodents, animals, insects or vermin; or theft or pilferage from an unattended vehicle; or mysterious disappearance; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Continuation of Coverage: If the covered Baggage, passports or visas are in the custody of a Common Carrier, and delivery is delayed, this coverage will continue until the property is delivered to you. This continuation of coverage does not include loss caused by or resulting from the delay.

Cancel For Any Reason Benefit

If you cancel your Camp/Summer Study Program for any reason not otherwise covered by this policy, we will reimburse you for 75% of the prepaid, forfeited, non-refundable Camp/Summer Study Program Fees you paid for your Camp/Summer Study Program provided:

- 1) your premium is received 90 days prior to the Program Commencement Date (unless your initial deposit for the Program is made within 90 days of the Program Commencement Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid);
- 2) you insure all prepaid Program costs that are subject to cancellation penalties or restrictions and also insure within 7 days of the payment for those arrangements the cost of any subsequent arrangements added to your Program; and
- 3) you cancel your Camp/Summer Study Program two (2) days or more before your Scheduled Session Commencement Date.

Definitions

In this Policy, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing this insurance. In addition certain words and phrases are defined as follows:

“**Accident**” means a sudden, unexpected, unintended and external event, which causes Injury.

“**Actual Cash Value**” means current replacement cost for items of like kind and quality less depreciation.

“**Baggage**” means luggage, personal possessions and travel documents taken by you on the Camp/Summer Study Program.

“**Camp/Summer Study Program Participant**” means a person who enrolls in a Camp/Summer Study Program, completes any required enrollment form, and pays any required premium.

“**Camp/Summer Study Program**” means the scheduled camp/summer study session for which the Camp/Summer Study Program Participant elects coverage and pays premium prior to the Scheduled Session Commencement Date.

“**Camp/Summer Study Program Fees**” means the prepaid Camp/Summer Study Program fees or tuition and any prepaid air or land transportation expenses to and from the Camp/Summer Study Program Participant’s home to attend the Camp/Summer Study Program session.

“**Care Giver**” means an individual employed for the purpose of providing assistance with activities of daily living to you or to your Immediate Family Member who has a physical or mental impairment. The Care Giver must be employed by you or your Immediate Family Member. A Care Giver is not a babysitter; childcare service, facility or provider; or persons employed by any service, provider or facility to supply assisted living or skilled nursing personnel.

“**Common Carrier**” means any land, water or air conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

“**Domestic Partner**” means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

“**Elective Treatment and Procedures**” means any medical treatment or surgical procedure that is not medically necessary, including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

“**Financial Insolvency**” means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by a tour operator, cruise line, or airline (other than the person, organization, agency or firm from whom you purchased or paid for your Camp/Summer Study Program) provided the Financial Insolvency occurs more than 15 days following your effective date for the Program Cancellation Benefits. There is no coverage for the Financial Insolvency of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others.

“**Home**” means your primary or secondary residence.

“**Hospital**” means an institution, which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Physicians; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the hospital’s premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

“Immediate Family Member” includes your or the Traveling Companion’s spouse, child, spouse’s child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step-brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Care Giver, Domestic Partner, foster-child, or ward.

“Injury” means bodily harm caused by an accident which: 1) occurs while your coverage is in effect under the policy; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

“Insurer” means Stonebridge Casualty Insurance Company, Columbus, OH.

“Medical Evacuation” means Physician-ordered, medically appropriate transportation from the place where you suffer a Sickness or Injury to the nearest medical facility where medically suitable medical care is available or Home as approved by the Program Medical Advisors. An unscheduled return by the same or like mode of transportation as originally scheduled is not a Medical Evacuation.

“Other Covered Events” means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy:

1. Common Carrier delays resulting from inclement weather, mechanical breakdown of the aircraft on which you are scheduled to travel or organized labor strikes that affect public transportation;
2. arrangements canceled by an airline, cruise line, or tour operator resulting from inclement weather, mechanical breakdown of the aircraft on which you are scheduled to travel, organized labor strikes that affect public transportation or a government-mandated shut down of an airport or air traffic control system for reasons other than a Terrorist Act or an act of war;
3. arrangements canceled by an airline, cruise line or tour operator resulting from Financial Insolvency as defined.

Item #3 above is subject to your premium is received 90 days prior to the Program Commencement Date (unless your initial deposit for the Program is made within 90 days of the Program Commencement Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid);

4. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy:

a) being directly involved in a documented traffic accident while en route to departure;

- b) being hijacked, quarantined (except as the result of an epidemic or pandemic), required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;
- c) your Home or workplace is made uninhabitable by vandalism, burglary, fire, flood, volcano, earthquake, hurricane or other natural disaster;
- d) being called to the emergency service of government in the case of military, police or fire personnel to provide aid or relief in the event of a natural disaster;
- e) a documented theft of passports or visas;
- f) a transfer of employment of 250 miles or more;
- g) a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Camp/Summer Study Program provided The Terrorist Act occurs within 30 days of the Scheduled Session Commencement Date for your Camp/Summer Study Program;
- h) your involuntary termination of employment or layoff which occurs more than 30 days after your effective date of coverage and was not under your control. You must have been continuously employed with the same employer for 2 years prior to termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

“Other Valid and Collectible Group Insurance” means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

“Physician” means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

“Policy” means the contract issued to the Policyholder providing the benefits specified herein.

“Policyholder” means the legal entity in whose name this Policy is issued, as shown on the Declarations.

“Pre-Existing Condition” means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion or Immediate Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which 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 60 day period before coverage is effective under this policy.

“Program Medical Advisors” means One Call Worldwide Travel Services Network, Inc.

“Scheduled Session Commencement Date” means the date on which the Camp/Summer Study session for which the Camp/Summer Study Participant elects coverage is scheduled to commence.

“Sickness” means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the insurance is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this insurance is not a Sickness as defined herein and is not covered by the policy.

“Terrorist Act” means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to property, by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

“Traveling Companion” means up to six persons whose names appear with yours on the same Camp/Summer Study Program arrangement and who, during the Program, will accompany you. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit, or other lodging with you.

“Usual and Customary Charge” means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 90th percentile.

Policy Exclusions

The following exclusion applies to the Medical Expense/ Emergency Assistance, Pre-Departure Program Cancellation, Program Session Interruption, and Travel Delay coverages:

1. We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the policy, including death that results therefrom. This Exclusion does not apply to benefits under Covered Expenses for Medical Evacuation, item #1 (emergency Medical Evacuation) or item #4 (Repatriation of Remains) of the Medical Expense/ Emergency Assistance Benefits coverage.

Pre-Existing Conditions Exclusion Waiver

The Exclusion for Pre-Existing Conditions will be waived if:

- 1) your premium is received 90 days prior to the Program Commencement Date (unless your initial deposit for the Program is made within 90 days of the Program Commencement Date, in which case your premium must be received within 30 days of the date your initial deposit for the Program was paid);
- 2) you insure all prepaid Program costs that are subject to cancellation penalties or restrictions and also insure within 7 days of the payment for those arrangements the cost of any subsequent arrangements added to your Program; and
- 3) you are not disabled from travel at the time you pay your premium.

The following exclusion applies to all coverages:

2. We will not pay for any loss under the policy, caused by, or resulting from:
 - a) suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion or Immediate Family Member booked to travel with you, while sane or insane (while sane in CO & MO);
 - b) being under the influence of drugs or intoxicants unless prescribed by a Physician;
 - c) normal pregnancy or resulting childbirth or elective abortion;
 - d) participation as a professional in athletics;
 - e) riding or driving in any motor competition;
 - f) declared or undeclared war, or any act of war;
 - g) civil disorder (does not apply to Travel Delay);
 - h) service in the armed forces of any country;
 - i) nuclear reaction, radiation or radioactive contamination;
 - j) operating or learning to operate any aircraft, as pilot or crew;

- k) mountain climbing, bungee cord jumping, heli-skiing, extreme skiing or skiing outside marked trails, caving or spelunking, skydiving, parachuting, hang gliding, parasailing, hot air ballooning or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
- l) any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
- m) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
- n) a loss or damage caused by detention, confiscation or destruction by customs;
- o) Elective Treatment and Procedures;
- p) epidemic and/or pandemic;
- q) medical treatment during or arising from a trip undertaken for the purpose or intent of securing medical treatment;
- r) Financial Insolvency which occurred, or for which a petition for bankruptcy was filed by a tour operator, cruise line or airline before your effective date for the Pre-Departure Program Cancellation Benefits, or Financial Insolvency which occurs within 15 days following your effective date for the Pre-Departure Program Cancellation Benefits, or Financial Insolvency of any person, organization, agency or firm from whom you purchased travel arrangements supplied by others;
- s) failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements other than Financial Insolvency;
- t) business, contractual or educational obligations of you, an Immediate Family Member or Traveling Companion;
- u) a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for you.

Important Note: Exclusion 2, item u applies to you, an Immediate Family Member or Traveling Companion.

State Specific Notices

California Residents: This policy contains disability insurance benefits or health insurance benefits, or both, that apply only during a covered Trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

Florida Residents: Your homeowners policy, if any, may provide coverage for loss of personal effects. You are not required to purchase baggage insurance in connection with purchase of tickets or with the lease or rental of a motor vehicle.

Your Duties in the Event of a Loss

You must provide with your claim submission:

For Pre-Departure Program Cancellation and Program Session Interruption Claims:

1. all invoices, canceled checks and/or credit card statements documenting your payment(s) for the Camp/ Summer Study Program and the travel protection plan;
2. a copy of the supplier's literature describing the penalties assessed in the event travel arrangements are canceled or interrupted;
3. all invoices, canceled checks and/or credit card statements documenting refund(s) received or due;
4. all original, unused non-refundable travel documents or tickets;
5. a completed claim form (including the Attending Physician's Statement and a signed Authorization for Release of Information, if applicable) and any other official documentation to substantiate the reason for the cancellation or interruption; and
6. any other written documentation which may be required by us to substantiate the claim.

You must return all refundable travel documents or tickets to the issuing party and/or travel supplier.

For Medical Expense Claims:

1. all receipts, itemized bills and reports for medical and/or dental expenses claimed;
2. any requested information, including but not limited to, an explanation of benefits from any other applicable insurance;
3. a signed patient authorization to release any information we require to investigate your claim.

For Travel Delay Claims:

1. a written report from a common carrier, police or other party that documents the cause and length of the your Travel Delay; and
2. all receipts for additional expenses incurred during your Travel Delay.

For Baggage Claims:

1. copies of the written reports of loss to local authorities and/or any responsible party; and
2. when applicable, the responsible party's disposition of your claim.

In case of loss, theft or damage to Baggage and Personal Effects, you must: 1) immediately report the incident to the appropriate local authorities (i.e. local police or other local government authorities) and obtain a written report to include the value and description of the property loss; and/or 2) report the loss to any responsible party (i.e. hotel manager, tour guide or representative, airline, cruise line, bus line or other transport official), and obtain a written report of the loss to include the value and description of the property. We will not pay for further damage if you fail to take reasonable steps to protect your Baggage after a loss.

Where to Present a Claim

All claims should be presented to the Program Administrator:

Trip Mate, Inc. (In CA, dba Trip Mate Insurance Agency)
9225 Ward Parkway, Suite 200
Kansas City, Missouri 64114

Tel: 1-888-420-5378 (Toll Free)

When calling, refer to Plan Number: 550M

Claims may also be reported online and claim forms downloaded at www.tripmate.com.

This Insurance is Underwritten By:

Stonebridge Casualty Insurance Company, Columbus, Ohio; (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS.

Notice: If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA, WY) your coverage is provided on an individual policy form. Your policy number is your complete Name plus 550M. Additional information about your policy is available at www.tripmate.com. You can also request this information by calling Trip Mate at 1-888-420-5378.

Access Your Medical Records Online

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available.

Register at www.globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code 550M

These Services are Provided by: Global Xpi, Inc.



One Call

Worldwide Travel Services Network

Contacting One Call's 24-Hour Service Center

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

Within U.S.A. & Canada Outside U.S.A. & Canada

1-800-555-9095

1-603-894-4710

YOUR PLAN NUMBER: 550M

Medical Assistance

Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

Medical Consultation and Monitoring

If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation

When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy. All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments

We will assist you in the advancement of funds or guarantee payments (up to the plan limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance

We will assist you with replacing medications that are lost, stolen or spoiled during your trip, either locally or by special courier.

24 Hour Legal Assistance

If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

One Call Travel Solutions

24-Hour Worldwide Travel Services

Message Services

We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

Language Interpretation Services

We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer

We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services

We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Nurse Helpline

Registered nurses are available 24-Hours a day before and during your trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

Travel Document and Ticket Replacement

When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

The 24-Hour Assistance Services are provided by:
One Call Worldwide Travel Services Network, Inc.