

Flight Insurance

Coverage Amount

| <u>Coverage Amount</u> | <u>Plan Cost</u> |
|-------------------------------|-------------------------|
| \$100,000 | \$ 9 |
| \$200,000 | \$18 |
| \$300,000 | \$27 |
| \$400,000 | \$36 |
| \$500,000 | \$45 |

A \$5 administration fee will be charged.

Blanket Travel Accident Insurance

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

PLEASE READ THIS DOCUMENT CAREFULLY! Insurance Coverage

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

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. In North Carolina, insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA, on Policy series. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

For questions or concerns, call Travel Guard® at:

1.800.826.1300

(Refer to product Number 007718 P1)

Losses the Insurer Covers: Pays this benefit if the insured is injured while riding as a passenger in or boarding or alighting from a certified passenger aircraft provided by a regularly scheduled airline or charter and operated by a properly certified pilot. The Insurer will pay the Flight Accident Benefit (amount shown on the reverse side, for loss of life, both hands or feet, sight of both eyes, or loss of one hand or foot and the sight of one eye when such double losses are the result of the same accident. One-half of the benefit is payable for the loss of one hand or foot or the sight of one eye. If the Insured suffers more than one loss from an accident, the Insurer will pay only for the loss with the larger benefit. Loss of hand or foot means complete severance at or above the wrist or ankle joint. The Insurer will not pay more than 100% of the principal sum for all losses due to the same accident. Loss of sight of an eye means complete and irrecoverable loss of sight. Loss must be within 365 days of the accident. The Insurer will pay for loss of life if your body has not been found within one year of the accident. The Insurer's maximum total liability resulting from the same occurrence will be \$10,000,000. The Insurer will pay up to the maximum coverage amount, not to exceed \$500,000 per occurrence to or on account of any person insured through Travel Guard®

Exclusions: Benefits will not be provided for any loss resulting (in whole or in part) from:

a) suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury; (b) Sickness or disease whether the loss results directly or indirectly from any of these; (c) war or act of war, whether declared or not, civil commotion, insurrection or riot; (d) operating or learning to operate, any aircraft, as a student, pilot or crew; (e) riding as a pilot, crew member or student pilot on any aircraft or device for aerial navigation; (f) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (g) Injury sustained while committing or attempting to commit a crime; (h) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

What to do if a loss occurs: Notify TRAVEL GUARD®, 1145 Clark Street, Stevens Point, WI 54481. Telephone: 1.800.826.1300.

Payment of claims: All California claims will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC in those states where it is licensed.

To whom paid: Benefits paid on account of Insured's death will be paid to: 1) His/her spouse, if living, 2) If not, in equal shares to his/her living children, 3) If there are none, in equal shares to his/her living parents, 4) If there are none, in equal shares to his/her living brothers/sisters, 5) If there are none, to his/her estate. If you wish to designate a different beneficiary, this designation must be in writing and filed with the Insurer, or filed with the Insured or their administrator if the Insurer has agreed in advance.

If a benefit is payable to the Insured's estate, or to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$1,000 to a relative or other person who has assumed care or custody of the Insured. Any payment the Insurer makes in good faith fully discharges the Insurer to the extent of that payment. All other benefits will be payable to the Insured. However, if he/she has assigned his/her benefits, the Insurer will honor the assignment, if the Insurer has a signed copy of the assignment. The Insurer is not responsible for the assignment's validity or sufficiency.

**Travel
Guard.**

Travel Smart. Travel Insurance.