

The following exclusion applies to the Medical Expense, Trip Cancellation, Trip Interruption, and Trip Delay coverages:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation Benefits.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth or elective abortion; participation as a professional in athletics; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.

DEFINITIONS:

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, Domestic Partner, Business Partner or 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.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company an AEGON company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHCS000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHCS100 and TAHCS200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form Numbers TAHCS100IPS and TAHCS200IPS. Certain coverages are under series TAHCS6000 and TAHCS7000.

This brochure is a brief description of benefits. Your individual policy or group policy will govern the final interpretation of any provision or claim. If you are a resident of one of the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY, your coverage is written on an Individual Policy. Please call 1-800-228-9792 or visit www.travelexinsurance.com/SBPlans.aspx to obtain your Individual Policy or your Certificate of Insurance for all other states. © 2011 Travelex Insurance Services, Inc. 24205139

In today's travel environment it's important to protect you and your trip investment. Meet your luxury travel needs with our maximum coverage plan and find the peace of mind your trip deserves with these valuable plan highlights:

Primary Coverage

Receive reimbursement for your eligible losses from Travelex first, *with no deductibles*, and before any other collectible insurance.

Cancel for Any Reason Upgrade

Purchase this pak for protection against the unexpected. Cancel your trip for absolutely any reason, plus cancel for trip delay reasons!

30 Day Pre-Existing Waiver

Purchase the plan within 30 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus \$1,000 in trip interruption coverage!

Ten Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.



Please utilize the location number and agent code below when getting a quote or enrolling.

LOCATION NUMBER

AGENT CODE

COMPANY NAME



Trip Cancellation & Interruption

Protects travel investments if a trip is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons:

- Sickness, Injury or Death
- Trip Delay of 50% or more
- Financial Insolvency
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Involuntary Employment Termination/Transfer
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Common Carrier Cancellations/Delays
- Documented Passport/Visa Theft
- Weather
- Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Terrorist Act
- Mandatory Evacuation
- Business Reasons*

Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, meals, internet usage fees, airline club admission and kennel coverage if a trip is delayed 5 hours or more for a covered reason.

Missed Cruise Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more. Includes coverage for personal business property and a rental allowance for lost, stolen or damaged sporting equipment.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling. Includes protection for traveling pets.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility, also includes repatriation.

Accidental Death & Dismemberment

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling or on a common carrier.

Travel Assistance & Concierge**

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes Nurse Assist and help with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

* Requires plan purchase within 30 days of initial trip deposit.

Base Plan Benefits

| Base Plan Benefits | Coverage Per Person |
|---|------------------------------------|
| Trip Cancellation | 100% of trip cost (\$50,000 limit) |
| Trip Interruption | 150% of trip cost (\$75,000 limit) |
| Trip Delay/Missed Cruise Connection | \$1,000 |
| Baggage/Baggage Delay | \$2,500 / \$600 |
| Emergency Accident & Sickness Medical Expense | \$100,000 |
| Emergency Medical Evacuation/Repatriation | \$1 million |
| 24 Hour AD&D | \$25,000 |
| Common Carrier AD&D | \$50,000 |
| Travel Assistance & Concierge** | Included |

Maximum Luxuries

| Maximum Luxuries | NO COST! |
|---|-----------|
| Transportation Pak | NO COST! |
| • Flight Accident AD&D (per person) | \$200,000 |
| • Rental Car Damage Protection (per plan) | \$50,000 |

Cancel for Any Reason Pak

| Cancel for Any Reason Pak | UPGRADE |
|---------------------------------|-------------------|
| • Cancel for Any Reason | 75% of trip cost |
| • Cancel for Trip Delay Reasons | 100% of trip cost |

| Trip Cost (use full cost per person) | Base Plan Rates Per Person | | | | |
|---|----------------------------|------------|------------|------------|----------|
| | Ages 0-34 | Ages 35-59 | Ages 60-69 | Ages 70-79 | Ages 80+ |
| \$0 excludes trip cancellation*** | \$36 | \$45 | \$63 | \$83 | \$215 |
| \$1 - \$500 | \$38 | \$48 | \$68 | \$89 | \$333 |
| \$501 - \$1,000 | \$67 | \$80 | \$117 | \$155 | \$510 |
| \$1,001 - \$1,500 | \$96 | \$115 | \$163 | \$219 | \$547 |
| \$1,501 - \$2,000 | \$120 | \$157 | \$206 | \$285 | \$724 |
| \$2,001 - \$2,500 | \$158 | \$199 | \$253 | \$362 | \$905 |
| \$2,501 - \$3,000 | \$185 | \$236 | \$294 | \$427 | \$1,083 |
| \$3,001 - \$3,500 | \$221 | \$289 | \$340 | \$502 | \$1,265 |
| \$3,501 - \$4,000 | \$245 | \$327 | \$388 | \$585 | \$1,446 |
| \$4,001 - \$4,500 | \$273 | \$367 | \$429 | \$680 | \$1,625 |
| \$4,501 - \$5,000 | \$299 | \$418 | \$470 | \$763 | \$1,798 |
| \$5,001 - \$5,500 | \$352 | \$486 | \$567 | \$820 | \$1,908 |
| \$5,501 - \$6,000 | \$378 | \$526 | \$614 | \$868 | \$1,955 |
| \$6,001 - \$6,500 | \$412 | \$585 | \$678 | \$971 | \$2,200 |
| \$6,501 - \$7,000 | \$441 | \$628 | \$713 | \$1,029 | \$2,365 |
| \$7,001 - \$8,000 | \$515 | \$702 | \$813 | \$1,162 | \$2,682 |
| \$8,001 - \$9,000 | \$587 | \$812 | \$921 | \$1,307 | \$3,045 |
| \$9,001 - \$10,000 | \$669 | \$911 | \$1,035 | \$1,454 | \$3,444 |

** Provided by Traveler's designated assistance provider.

*** Receive all other base plan benefits including \$1,000 in trip interruption coverage.

- For rates on trip costs above \$10,000 please call 1-800-228-9792.
- Maximum trip length allowed 180 days. For trips 31-180 days in length add \$8 per day.
- An \$8 processing fee will apply per plan.
- Rates are subject to change.



No Cost!

Transportation Pak

One pak with two great benefits, each automatically included in your base plan rate! The pak includes flight accident coverage for each traveler and rental car damage protection.



Upgrade

Cancel for Any Reason Pak

Protection against the unexpected, whatever it may be! Purchase this upgrade and everyone on the plan receives these two benefits:

- Cancel a trip 2 or more days before the scheduled departure date and recover up to 75% of trip cost.
- Plus Cancel for Trip Delay Reasons - This added benefit allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost.

Must be selected at the time of initial plan purchase, within 30 days of the initial trip deposit date and must insure full trip cost.

Available for an additional 50% of total base plan rate.



For questions, quotes or to enroll, visit www.travelexinsurance.com or call 1-800-228-9792

Enrollment Form

Please print clearly for accurate processing.

STM 0811

Trip Details

Location Number / Agent Code _____
(on pg 7 of brochure)

Departure Date MM / DD / YYYY Return Date MM / DD / YYYY

Country of Destination _____

Tour Operator _____

Cruise Line _____ Airline _____

Traveler Details

Primary Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Second Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Third Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Fourth Traveler Full Name _____

Birth Date MM / DD / YYYY Trip Cost \$ _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Beneficiary Name _____

(Estate designated if left blank)

Primary Traveler Email _____

(Provide to receive Confirmation of Coverage via email)

Premium Calculation

Total Base Plan Rate (calculate below for all travelers)

\$ _____ + \$ _____ + \$ _____ + \$ _____ = \$ _____
Primary Traveler Second Traveler Third Traveler Fourth Traveler Base Plan Total

Trips 31-180 days in length _____ x _____ x \$8 = \$ _____
(include arrival and departure days) # travelers # days over 30 Extra Days Total

Optional Cancel for Any Reason Pak (Base Plan + Extra Days x 50%) \$ _____

Processing Fee \$ 8.00

Total Amount Due \$ _____
(and authorized as payment)

Enrollment Options



Travel Agent

Contact your local travel agent.



Internet

Visit us at www.travelexinsurance.com to get a quote, learn more or to purchase.



Phone

Speak with an experienced customer service representative available at 1-800-228-9792, M-F 8:00 am to 7:00 pm CST, to answer questions, receive a quote or to enroll.



Fax or Mail

Fax both sides of enrollment form to 1-800-867-9531 or mail to: Travelex Insurance Services, PO Box 641070, Omaha, NE 68164-7070.

Payment Details

- Check or Money Order (payable to Travelex Insurance Services)
 Visa® MasterCard® Discover® American Express®

Credit Card Number _____ / _____ / _____ / _____

Credit Card Expiration Date MM / YYYY

Print Full Name _____
(As appears on credit card)

Signature _____
(Mandatory for all payment types)

Date MM / DD / YYYY

Plan fees are non-refundable after 10 day free look period.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If you wish to obtain a fraud statement specific to your state of residence, please call 1-800-819-9004.