

360° Student Travel Protection Travel Insurance Certificate Comprehensive Plan

Please read this Insurance Certificate/brochure carefully, as it is your evidence of coverage under the policy (once you have paid the appropriate premium). If you have any questions about the coverages offered or to report a claim, please contact **Travelex 360° Customer Service at 1-800-965-8859**. Claims may also be reported online and claim forms downloaded at:

www.travelexinsurance.com

Plan Number: 724C

Description of Coverages

Schedule

Benefit	Maximum Benefit Amount
Pre-Departure Trip Cancellation	Trip Cost *
Post-Departure Trip Interruption	150% of Trip Cost *
Travel Delay (Up to \$150 Per Day)	\$750
Baggage and Personal Effects	\$1,000
Baggage Delay	\$200
Medical Expense/Emergency Assistance	
Accident and Sickness Medical Expense	\$25,000
Emergency Evacuation and Repatriation	\$50,000

* The Pre-Departure Trip Cancellation and Post-Departure Trip Interruption Benefits are optional benefits that are included only if elected and the appropriate premium paid. If you elect these benefits and insure an amount less than your total prepaid Trip costs that are subject to cancellation penalties or restrictions, the maximum benefit for Pre-Departure Trip Cancellation and Post-Departure Trip Interruption will be limited to the amount of coverage you purchased.

Who Is Eligible For Coverage

A person who has arranged to take a Trip, and pays the required premium, and is a citizen or resident of the U.S.A. or Canada.

When Coverage Begins

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

Pre-Departure Trip Cancellation coverage will take effect on the date your premium is received.

Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Trip if the required premium payment is received.

When Coverage Ends

Your coverage automatically ends on the earlier of: 1) the date the Trip is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Trip 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 Trip 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 Return Date.

Please see Definitions, page 3, for an explanation of Pre-Existing Conditions which are excluded under the Pre-Departure Trip Cancellation, Post-Departure Trip Interruption, Travel Delay and Medical Expense/Emergency Assistance Benefits. (Unless this exclusion is waived, see page 3 for details)

Summary of Coverages

Optional Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if you are prevented from taking your Trip due to your, an Immediate Family Member's, or Traveling Companion's Sickness, Injury, or death, that occurs before departure on your Trip. 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 Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip.

We will pay a benefit if you are prevented from taking your Trip due to Other Covered Events, as defined, that occur before departure on your Trip.

Pre-Departure Trip Cancellation Benefits: We will reimburse you, up to the amount in the Schedule for the amount of prepaid, forfeited, non-refundable Payments or Deposits that you paid for your Trip. 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 Trip is canceled and your Trip is not canceled.

Optional Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if: 1) your arrival on your Trip is delayed beyond the Scheduled Departure Date or 2) you are unable to continue on your Trip after you have departed on your Trip due to your, an Immediate Family Member's, or Traveling Companion's Sickness, Injury, or death.

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 Trip 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 Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Trip or to prevent you from continuing your Trip.

We will pay a benefit if: 1) your arrival on your Trip is delayed beyond the Scheduled Departure Date or 2) you are unable to continue on your Trip after you have departed on your Trip due to Other Covered Events, as defined.

Post-Departure Trip Interruption Benefits: We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus one of the following:

- the additional transportation expenses by the most direct route from the point you interrupted your Trip: a) to the next scheduled destination where you can catch up to your Trip; or b) to the final destination of your Trip; or
- the additional transportation expenses incurred by you by the most direct route to reach your original Trip destination if you are delayed and leave after the Scheduled Departure 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.
- your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is interrupted and your Trip is continued.

Travel Delay

If your Trip is delayed for 8 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; 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 Trip; 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:

- (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 one year from the date of your Sickness or Injury during a Trip;
- (2) expenses for emergency dental treatment incurred by you during a Trip;
- (3) 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;
- (4) 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;
- (5) 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;
- (6) 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;
- (7) 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;
- (8) 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 Trip.

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 items without 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 Not Covered:

We will not pay for damage to or loss of:

- 1) animals;
- 2) 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;
- 3) boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances;
- 4) 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;
- 5) documents or tickets, except for administrative fees required to reissue tickets;
- 6) money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards, except as noted above;
- 7) property shipped as freight or shipped prior to the Scheduled Departure Date;
- 8) contraband.

Notice to 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.

Baggage Delay

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 the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Trip.

We will also reimburse you up to \$25 for expenses incurred during your Trip to expedite the return of your delayed Baggage. This coverage terminates upon your arrival at the return destination of your Trip.

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:

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

"Air Carrier" means any air conveyance operated under a license for the transportation of passengers for hire.

"Baggage" means luggage, personal possessions and travel documents taken by you on the Trip.

"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, or the total cessation of operations following the filing of a bankruptcy petition, by an airline, cruise line, or tour operator, other than the person, organization, agency or firm from whom you directly purchased or paid for your Trip provided the Financial Insolvency occurs more than 15 days following your effective date for the Trip Cancellation Benefits.

"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, 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.

“Insured” means an Eligible Person who arranges a Trip and pays any required premium.

“Insurer” means Stonebridge Casualty Insurance Company.

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

1. Air 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 resulting from inclement weather, mechanical breakdown of the aircraft on which you are scheduled to travel or organized labor strikes that affect public transportation;

Items #1 and #2 above apply only to Post-Departure Trip Interruption benefits and are subject to a limit of \$500.

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 being received within 14 days of the initial deposit/payment for your Trip.

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, 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 is made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; d) being called into active military service 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 Trip provided: 1) The Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Trip; and 2) Your premium is received within 14 days of the initial deposit/payment for your Trip.

“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.

“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 or discount are not Payments or Deposits as defined herein.

“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 ON CALL International, LLC.

“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 where the Trip started or to a different final destination.

“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 Trip arrangement and who, during the Trip, will accompany you.

“Trip” means a scheduled trip for which coverage has been elected and the premium paid, and all travel arrangements are arranged prior to the Scheduled Departure Date of the Trip.

Policy Exclusions

The following exclusion applies to the Medical Expense/Emergency Assistance, Pre-Departure Trip Cancellation, Post-Departure Trip 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. **(Unless this exclusion is waived, see below for details)**

This Exclusion does not apply to benefits under covered expenses item #3 (emergency medical evacuation) or item #8 (repatriation of remains) of the Medical Expense/Emergency Assistance Benefits coverage.

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet the following requirements: 1) the premium for the coverage is received within 14 days of the initial deposit/payment for your Trip and 2) 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) mental, nervous, or psychological disorders;
- c) being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- d) normal pregnancy or resulting childbirth or elective abortion;
- e) participation as a professional in athletics;
- f) participation in organized amateur and interscholastic athletic or sports competition or events;
- g) riding or driving in any motor competition;
- h) declared or undeclared war, or any act of war;
- i) civil disorder;
- j) service in the armed forces of any country;
- k) nuclear reaction, radiation or radioactive contamination;
- l) operating or learning to operate any aircraft, as pilot or crew;
- m) 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;
- n) any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
- o) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
- p) a loss or damage caused by detention, confiscation or destruction by customs;
- q) Elective Treatment and Procedures;
- r) medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
- s) business, contractual or educational obligations of you, an Immediate Family Member, or Traveling Companion;
- t) Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Trip, Financial Insolvency which occurred before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 15 days following your effective date for the Trip Cancellation Benefits;
- u) 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;
- v) 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.

Travellex Travel Assistance

24 Hour Worldwide Assistance Service

Travellex Travel Assistance helps you find your way more easily whether you are traveling domestically or internationally. You can access a wide range of services on a 24/7 basis both before you go and during your trip. Services include:

- **24-hour medical assistance helpline**
- **Medical evacuation/repatriation**
- **Baggage tracking**
- **Lost/stolen passport/card assistance**
- **Emergency messaging**

All Travellex Travel Assistance Services are included with this travel protection plan purchase. There are charges associated with some services.

Customers can call toll-free for travel assistance by calling:

Within USA & Canada	1-800-784-0255
Outside USA & Canada	1-603-894-4710*

*When outside the United States & Canada, you will first have to call the local telephone operator for help in placing your collect call, or if dialing direct, enter the International Access Code of the country you are calling from.

Refer to Plan Number: 724C

The Travellex Travel Assistance is provided by:

ON CALL International, LLC

PLEASE NOTE: Neither the Insurer nor ON CALL International shall be responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

Access Your Medical Records Online

With our exclusive **free Traveler PDQ 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.travelerpdq.com or call, toll free 1-800-379-9887. *It's free during your insured Trip!*

Use Program Code 724C

The Traveler PDQ Service is provided by: Worldwide PDQ, a division of Cargril Corporation

Note: 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.

The Travel Insurance is Underwritten By: Stonebridge Casualty Insurance Company, Columbus, Ohio; (all states except as otherwise noted) under Policy/Certificate Form series TAH5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAH5100 and TAH5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAH5100IPS and TAH5200IPS.

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 724C. Additional forms complete your policy and are available at www.travellexinsurance.com/tmforms. You can also request these forms by calling Travellex Customer Service at 1-800-965-8859.

Questions? Call 1-800-965-8859

Please reference the following information when seeking travel assistance or reporting a claim:

PLAN NUMBER:	724C
LOCATION NUMBER:	

Important Note: Exclusion 2, Item v above applies to you, an Immediate Family Member, or Traveling Companion.

Where to Present a Claim

All claims should be presented to the Claims Administrator, Trip Mate*, at the following address:

Travellex 360° Claims

P.O. Box 481127
Kansas City, Missouri 64148-1127

1-800-965-8859

Plan Number: 724C

*In CA, dba Trip Mate Insurance Agency

Your Duties in the Event of a Loss

In the event of a Medical or Dental Expense: You must provide us with all bills and reports for medical and/or dental expenses claimed; you must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance; and you must sign a patient authorization to release any information required by us, to investigate your claim.

In case of loss, theft or damage to Baggage and Personal Effects you should: Immediately report the situation to the hotel manager, tour guide or representative, transportation official, local police or other local authorities and obtain their written report of your loss; take reasonable steps to protect your Baggage from further damage; and make necessary, reasonable and temporary repairs. We will reimburse you for these expenses. We will not pay for further damage if you fail to protect your Baggage.