

## Intropa Tours – Travel Insurance Plan

### SCHEDULE OF BENEFITS

#### Enhanced Program with Cancel For Any Reason Included

Medical Expense/ Emergency Assistance	
Accident & Sickness Medical Expense	\$ 25,000
Emergency Dental	Included
Emergency Evacuation & Repatriation	\$ 50,000
One Call 24-Hour Worldwide Assistance	Included
Trip Cancellation	Up To Trip Cost
Delayed Arrival	Included
Occupancy Upgrade	Included
Trip Interruption	Up To Trip Cost
Missed Connection	\$ 500
Travel Delay (Up To \$100 Per Day)	\$ 500
Baggage & Personal Effects	\$ 1,000
Baggage Delay	\$ 100
Accidental Death & Dismemberment	\$ 25,000
<b>Cancel For Any Reason</b>	<b>75% of Non-Refundable Trip Cost</b>

## DESCRIPTION OF COVERAGES

1. **MEDICAL EXPENSE/EMERGENCY ASSISTANCE** - This benefit is composed of the following package of insurance benefits and medical/legal assistance services:

**Accident and Sickness Medical Expense** - Coverage for medical expenses incurred by the Insured within 52 weeks after a sickness or injury that begins during a trip.

There are no coinsurance or deductible provisions and benefits are coordinated only with other group or blanket health insurance or assistance plans available to the traveler.

If an insured traveler is covered by such a group insurance or assistance plan, this benefit will be excess over the other insurance or assistance plan.

**Emergency Medical Evacuation** - Coverage for special transportation, air ambulance, etc. when required for medical reasons.

**Return of Remains** - Insurance to pay the preparation and transportation expenses incurred when returning a deceased to his/her place of residence.

**Non-Medical Emergency Evacuation** – Insurance to pay for reasonable expenses incurred for transportation to the nearest place of safety (or to home, if required) if while on a Trip a formal recommendation from the appropriate local authorities or the US State Department is issued to leave a country the Insured is visiting on his/her Trip due to: 1) a natural disaster; 2) civil, military or political unrest; or 3) being expelled or declared a persona non-grata.

**One Call Worldwide Travel Services Network** - A network of assistance coordination centers providing 24 hour multi-lingual emergency telephone service to insured travelers worldwide to give assistance and advice in the event of medical or legal emergency. Please see Pages 14 and 15 for complete details about these services.

2. **TRIP CANCELLATION OR TRIP INTERRUPTION** - these benefits are payable if a trip is canceled or interrupted due to a covered reason.

### **Trip Cancellation**

We will pay a Trip Cancellation Benefit, up to the amount in the Schedule, if, for a covered reason that occurs before departure on the Trip and while coverage is in effect, the Insured is prevented from taking his/her Trip.

### **Trip Interruption**

We will pay a Trip Interruption Benefit, up to the amount in the Schedule, if for a covered reason: 1) the Insured's arrival on his/her Trip is delayed beyond the Scheduled Departure Date or 2) the Insured is unable to continue on his/her Trip after he/she has departed on the Trip.

**Covered reasons for Trip Cancellation and Trip Interruption are:**

1) the Insured's, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness; Injury; Mental, Nervous, or Psychological Disorders requiring inpatient hospitalization of three (3) days or more; or death; or 2) for the following Other Covered Reasons:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after the Effective Date) served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. You or Your Traveling Companion's principal place of residence or destination being rendered uninhabitable by fire, flood, burglary or other natural disaster within 10 days of departure;
- c. You or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other natural disaster and You or Your Traveling Companion is required to work as a result;
- d. a documented theft of passports or visas;
- e. a permanent transfer of employment of 250 miles or more;
- f. You or Your or Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to Your scheduled point of departure;
- g. Unannounced strike that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours;
- h. Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours;
- j. mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours;
- k. You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;
- l. Employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Trip. Employment must have been with the same employer for at least one year;
- m. a Terrorist Incident that occurs in a city listed on the itinerary of Your Trip and within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 60-day period prior to Your Effective date under this policy. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n. Revocation of Your previously granted leave or reassignment due to war. Official written revocation/reassignment by a supervisor or commanding officer of the appropriate branch of service will be required.

### **Trip Cancellation Benefits:**

If the Insured cancels his or her Trip for a covered reason; we will reimburse the Insured for the unused non-refundable pre-paid expenses for Travel Arrangements.

### **Trip Interruption Benefits:**

If the Insured interrupts his or her Trip for a covered reason; we will reimburse the Insured for the non-refundable, unused portion of the pre-paid expenses for Travel Arrangements and/or the Additional Transportation Cost paid to return home or rejoin the Trip.

### **Additional Trip Interruption Benefits:**

If a Traveling Companion must remain hospitalized, benefits will also be paid for reasonable accommodation and transportation expenses incurred by You to remain with the Traveling Companion up to \$100 per day and limited to 5 days.

If You cannot continue travel due to a covered Injury or Sickness not requiring hospitalization, and You must extend Your Trip due medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights up to \$100 per day and limited to 5 days.

**Single Supplement:** Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid Travel Arrangements if a Family Member or Traveling Companion has his or her Trip delayed, canceled or interrupted for a covered reason and You do not cancel.

- 3. MISSED CONNECTION** - If the Insured misses his/her cruise or tour departure because his/her airline flight is delayed for 3 or more hours, Benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for a) the Additional Transportation Cost to join the Trip and b) the unused portion of the prepaid expenses for land or water Travel Arrangements, due to:
- a) any delay of a Common Carrier (The delay must be certified by the Common Carrier);
  - b) documented weather condition preventing the Insured from getting to the point of departure;
  - c) quarantine, hijacking, Strike, natural disaster, terrorism or riot.

4. **TRAVEL DELAY** - Benefits will be paid for reasonable accommodation, meal, and local transportation expenses incurred by the Insured up to the Maximum Benefit Amount shown in the Schedule of Benefits if the Insured is delayed for 12 hours or more while in route to or from, or during a Trip, due to:
- a) any delay of a Common Carrier. The delay must be certified by the Common Carrier;
  - b) a traffic accident in which You or Your Traveling Companion are not directly involved (must be substantiated by a police report);
  - c) lost or stolen passports, travel documents or money (must be substantiated by a police report);
  - d) quarantine, hijacking, strike, natural disaster, terrorism or riot; or
  - e) documented weather condition preventing You from getting to the point of departure.
5. **BAGGAGE & PERSONAL EFFECTS** - Benefits for all risks or permanent loss, theft or damage of baggage and personal effects (including travel documents) subject to the exclusions and limitations of the policy form.

The lesser of the following amounts will be paid: 1) the actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage; 2) the cost to repair or replace the article with material of a like kind and quality; or 3) \$300 per article. A combined maximum of \$600 will be paid for jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment.

A maximum of \$50 will be paid for the cost of replacing a passport or visa or for the cost associated with the unauthorized use of lost or stolen credit cards, subject to verification that the Insured has complied with all conditions of the credit card company.

**Baggage and Personal Effects does not include:** 1) animals; 2) automobiles and automobile equipment; 3) boats or other vehicles or conveyances; 4) trailers; 5) motors; 6) aircraft; 7) bicycles, except when checked as baggage with a Common Carrier; 8) household effects and furnishings; 9) antiques and collectors items; 10) sunglasses, contact lenses, artificial teeth, dental bridges or hearing aids; 11) prosthetic limbs; 12) prescribed medications; 13) keys, money, credit cards (except as coverage is otherwise specifically provided herein), 14) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); 15) professional or occupational equipment or property, whether or not electronic business equipment; or 16) telephones, computer hardware or software.

**Benefits are not payable for any loss caused by or resulting from:** a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or custom's rule; d) theft or pilferage while left in any unlocked vehicle; e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; or g) property shipped as freight or shipped prior to the Scheduled Departure Date.

6. **BAGGAGE DELAY** - Benefits for the cost of additional clothing and personal articles purchased by the Insured, if the Insured's checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours.
  
7. **CANCEL FOR ANY REASON** If the Insured cancels his/her Trip for any reason not otherwise covered by this policy, we will reimburse the Insured for 75% of the unused non-refundable prepaid expenses paid for Travel Arrangements for the Trip, provided:
  - 1) the payment for the plan is received within 14 days of the date of the initial deposit/payment for the Trip; and
  - 2) the Trip is canceled 2 days or more before the Scheduled Departure Date.

**This Cancel For Any Reason Benefit does not cover:** 1) penalties associated with air or other travel arrangements not provided by Intropa Tours; and 2) failure of Intropa Tours to provide the bargained-for travel arrangements for any reason.

## EXCLUSIONS

We will not pay a benefit for a loss which is caused by or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only);
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service;
4. riding, driving or participating in races, or speed or endurance contests;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a member of a team in an organized sporting competition;
7. participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth, normal pregnancy through the first 6 months of pregnancy or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits: or;
14. due to a Pre-existing Condition, as defined in the Policy (The Pre-existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage);
15. a mental or nervous condition, unless hospitalized.

## COVERED MEDICAL EXPENSES

1. Reasonable and necessary medical and surgical expenses incurred within one year of injury or sickness that begins during a trip. Covered services include:

Physician Expenses	Hospital & Nursing Home Charges
Professional Nursing	Laboratory & X-Ray Charges
Ambulance Services	Prosthetic Devices
Prescription Medications	
2. Emergency dental treatment during a trip.
3. Reasonable and necessary medical services required for evacuation to the nearest adequate medical facility if adequate medical treatment (as determined by the Insured's Doctor or the Program Medical Advisors) is not locally available.
4. Reasonable and necessary escort expenses if the Insured is disabled during a trip and an escort is recommended (as determined by the Insured's Doctor and approved by the Program Medical Advisors).
5. Air fare expenses from a facility to which the Insured was previously evacuated, to the Insured's original return destination, less refunds from the Insured's unused transportation tickets. Air fare will be economy or first class if the original tickets were first class.
6. Air fare expenses (not to exceed one-way economy class air fare) and escort expenses to return an Insured, 18 years or younger, to his/her place of residence in the United States, when left unattended due to the death or hospitalization of 7 days or more of an accompanying adult(s).
7. Air fare expenses (not to exceed economy class air fare) for a person chosen by the Insured, to the place of hospitalization of the Insured, in the event the Insured is traveling alone and is hospitalized for more than 7 days.
8. Reasonable and necessary expenses for the preparation and transportation of the Insured's remains to his/her place or residence in the United States, or up to an equivalent amount for a local burial in the country where death occurred if the Insured dies while on a covered trip.

## ONE CALL 24-HOUR MEDICAL & LEGAL ASSISTANCE SERVICES

### **Medical Assistance**

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

### **Medical Consultation and Monitoring**

If the Insured is hospitalized, we will contact his or her treating physician to monitor his or her condition to assure the Insured is receiving appropriate care and assess the need for further assistance. We will also contact his or her personal physician and family at home when necessary or requested to keep them informed of the Insured's 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.

### **Emergency Medical Payments**

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

### **Prescription Assistance**

We will assist the Insured with replacing medications that are lost, stolen or spoiled during his or her Trip, either locally or by special courier.

### **Repatriation of Remains**

In the event of death while on a Trip, we will arrange for the preparation and transportation required to return the Insured's remains to his or her Home.

### **24 Hour Legal Assistance**

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

## ONE CALL TRAVEL SOLUTIONS

### Message Services

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

### Language Interpretation Services

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

### Emergency Cash Transfer

We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of the Insured's 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 planned Trips 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 the Insured 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 the Insured secure replacements. We will also help the Insured when airline or other travel tickets are lost or stolen. We will assist the Insured with reporting his or her loss, reissuing tickets and obtaining the money required for this purpose (the Insured is responsible for providing the funds).

### Concierge Services

- restaurant, shopping, hotel recommendations/reservations
- local transport (rental car/limousine, etc.) information and reservations
- sporting, theatre, night life and event information (sports scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- golf course information, referrals, recommendations and tee times
- tracking and assisting with the return of lost or delayed baggage

## GLOBAL XPI PATIENT MEDICAL INFORMATION SERVICE

### About the Global Xpi Service

Global Xpi, is an Internet-based health information service, that allows the Insured to easily store, access and update his or her registered medical information. Global Xpi stores the information in a secure environment. To protect the Insured's privacy and confidentiality, the registered medical information can only be accessed with the Insured's consent. Once the Insured has registered his or her information with Global Xpi, a summary of the stored data and a Global Xpi Card that allows the Insured to share the registered information with a treating physician, pharmacist or health care provider will be issued.

### How Global Xpi works

With purchase of the travel protection plan, the Insured is automatically eligible to enroll **at no cost** with Global Xpi. This service will remain available to the Insured for one year from the date of registration.

Once registered, subscribers receive a unique password to access their records, update their information and print their Global Xpi Cards. With the subscriber's permission, health care providers can quickly access and view the registered medical information. Access to this vital information may help the provider to evaluate the subscriber's condition, course of treatment or to ensure against dangerous drug interactions or allergies.

## DEFINITIONS

**Additional Transportation Cost** means the actual cost incurred for one-way Economy Transportation by a Common Carrier reduced by the value of an unused travel ticket.

**Baggage and Personal Effects** means goods being used by an Insured during a Trip.

**Business Partner** means an individual who (a) is involved in a legal general partnership with the Insured and or (b) is actively involved in the day to day management of the Insured's business.

**Common Carrier** means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

**Economy Transportation** means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that the Insured purchased for the Trip.

**Family Member** means the Insured's or a Traveling Companion's: legal spouse or common-law spouse where legal; legal guardian; son or daughter (adopted, foster or step); son-in-law; daughter-in-law; grandmother; grandmother-in-law; grandfather; grandfather-in-law; grandchild; aunt; uncle; niece; or nephew; brother, step-brother; sister; step-sister; brother-in-law; sister-in-law; mother; father; step-parent.

**Hospital** means (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located: (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility: (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics: or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

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

**Injury or Injuries** means accidental bodily injuries: (a) received while insured under the Policy and any attached coverages: (b) resulting in loss independently of sickness and all other causes: and (c) not excluded from coverage.

**Intoxicated** means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Insured is located at the time of an incident.

**Insured** means the person who purchased the Trip and who has paid the required plan cost for the protection plan provided herein, and also referred to as You and Your.

**Legally Qualified Physician** means a physician or a Christian Science Practitioner (a) other than the Insured, a Traveling Companion or a Family Member: (b) practicing within the scope of Your license: and (c) recognized as a physician in the place where the services are rendered.

**Maximum Benefit Amount** means the maximum amount payable for coverage provided to an Insured as shown in the Schedule of Benefits.

**Medical Treatment** means treatment advice or consultation by a Legally Qualified Physician.

**Medically Necessary** means a service or supply which: (a) is recommended by the attending Legally Qualified Physician; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting Your condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

**Pre-existing Condition** means any injury, sickness or condition (including any condition from which death ensues) of the Insured, or Traveling Companion, or the Insured's and/or Traveling Companion's Family Member or the Insured's Business Partner for which within the 60 day period prior to the effective date of the Insured's Trip Cancellation coverage under the Policy which (a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

**Program Medical Advisor** means One Call Worldwide Travel Services Network, Inc.

**Scheduled Departure Date** means the date on which the Insured is originally scheduled to leave on the Trip.

**Scheduled Return Date** means the date on which the Insured is originally scheduled to return to the point of origin or the original final destination.

**Sickness** means an illness or disease that is diagnosed or treated by a Legally Qualified Physician after the effective date of insurance and while the Insured is covered under the Policy.

**Strike** means any stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

**Third Party** means a person or entity other than the Insured or the Company.

**Transportation Expense** means: (a) the cost of conveyance of the Insured and any medical personnel (if Medically Necessary); and (b) Medically Necessary services or supplies.

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

**Traveling Companion** means a person or persons with whom a covered person has coordinated travel arrangements and intends to travel with during the trip.

**Travel Supplier** means any entity or organization that coordinates or supplies travel services for the Insured.

**Trip** means scheduled trips, tours or cruises for which (a) coverage is requested; and (b) the required premium is submitted prior to the Scheduled Departure Date.

**Usual and Customary Charges** means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.