

Travel Protection provided
exclusively for



Administered by



Quality Protection Worldwide

For Medical Assistance while traveling

Call Toll Free:
888-268-2824

(Within the United States and Canada)
or Call Collect:
603-328-1725
(From all other locations)

For questions or to report a claim, contact:

Travel Insured International, Inc.
P.O. Box 280568
East Hartford, CT 06128-0568
Customer Care & Claims
866-684-0218

Please contact Sixthman to report cancellation of travel plans first, prior to calling Travel Insured International to report your claim.

T-4054c (04.01.2012)

**SIXTHMAN PROTECTION PLAN
Underwritten by Arch Insurance Company
INDIVIDUAL SHORT TERM TRAVEL
POLICY INSURANCE
FOR NEW HAMPSHIRE RESIDENTS**

Master Contract Number: 11TVL4503900
T-4054c (04.01.2012)

**THIS PROGRAM IS ISSUED FOR A STATED TERM AS
SHOWN IN YOUR ACCOMPANYING**

SCHEDULE OF COVERAGE & SERVICES

Travel Protection	Maximum Benefits Per Person
Trip Cancellation	Up to Trip Cost*
Trip Interruption	Up to Trip Cost*
Missed Connection /Itinerary Change -3 Hrs	\$300
Trip Delay - 6 Hrs	\$750 (\$150/day)
Pet Care	\$0
Medical Protection	
Emergency Accident and Sickness Medical Expense	\$25,000
Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Remains	\$50,000
Baggage Protection	
Baggage and Personal Effects	\$1,000
Limit Per Article	\$250
Combined Limit – Valuables	\$500
Baggage Delay – 24 hours	\$200
Travel Accident Protection	
Accidental Death & Dismemberment	\$25,000
Accidental Death & Dismemberment Common Carrier (Air Only)	\$0
Optional "Cancel for Any Reason" Protection	
Cancel for Any Reason*	Up to 50% of Trip Cost*
Worldwide Assistance Services	
Worldwide Assistance Services	Included
24-Hour Concierge Service	Included

* Up to the trip cost protected, up to a maximum of \$7,500

This policy is issued in consideration of the Insured's enrollment and payment of the premium due. This policy describes all of the travel insurance benefits, underwritten by Arch Insurance Company and herein referred to as the Company. This policy is a legal contract between the Insured and the Company. It is important that the Insured reads their policy carefully. Insurance benefits vary from program to program. Please refer to the Schedule of Coverage and Service as listed above. It provides the Insured with specific information about the program the Insured purchased.

FOURTEEN-DAY LOOK

The Insured may cancel insurance under the policy by giving the Company or the agent written notice within the first to occur of the following: (a) 14 days from the Effective Date of the Insured's insurance; or (b) The Insured's Scheduled Departure Date. If the Insured does this, the Company will refund the Insured's premium paid provided no Insured has filed a claim under the policy.

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SECTION I. GENERAL PROVISIONS

The following provisions apply to all coverages:
LEGAL ACTIONS. No legal action for a claim can be brought against the Company until sixty (60) days after the Company receives proof of loss. No legal action for a claim can be brought against the Company more than three (3) years after the time required for giving proof of loss.
CONTROLLING LAW. Any part of the policy that conflicts with the laws of the state of New Hampshire is changed to meet the minimum requirements of that law.
MISREPRESENTATION AND FRAUD. Coverage under this policy shall be void for the insured who, whether before or after a loss, has intentionally concealed or misrepresented any material fact or circumstance; engaged in fraudulent conduct; or made false statements relating to this insurance.
SUBROGATION. To the extent the Company pays for a loss suffered by an Insured, the Company will take over the rights and remedies the Insured had relating to the loss. This is known as subrogation. The Insured must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Company.
ASSIGNMENT. The policy is not assignable, whether by operation of law or otherwise, but benefits may be assigned.
WHEN AN INSURED'S COVERAGE BEGINS. All coverage except Trip Cancellation will take effect at 12:01 A.M. local time, at the location of the Insured, on the Scheduled Departure Date provided:
a) coverage has been elected; and
b) the required premium has been paid.
Trip Cancellation coverage will take effect at 12:01 A.M. local time at the location of the Insured, on the day after the required premium for such coverage is received by the Company or its authorized representative.
WHEN AN INSURED'S COVERAGE ENDS. An Insured's coverage will end at 11:59 p.m. local time on the date which is the earliest of the following:

- a) The Scheduled Return Date as stated on the travel tickets;
- b) The date the Insured returns to their origination point if prior to the Scheduled Return Date;
- c) If the Insured extends the return date, coverage will terminate at 11:59 P.M., local time, at the Insured's location on the Scheduled Return Date.
- d) The date the Insured cancels their Trip.

EXTENDED COVERAGE. All coverage under the policy will be extended, if: (a) the Insured's entire Trip is covered by the policy; and (b) the Insured's return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her Return Destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

MODE OF PREMIUM. The required premium must be paid to the Company or its authorized representative prior to the Scheduled Departure Date of the Covered Trip.

SECTION II. CLAIMS PROCEDURE AND PAYMENT

The following provisions will apply to Trip Cancellation, Cancel for Any Reason,, Trip Interruption, Trip Delay, Missed Connection, Itinerary Change, Pet Care:

PAYMENT OF CLAIMS. The Company, or its designated representative, will pay a claim after receipt of acceptable proof of loss. Benefits for loss of life are payable to the Insured's beneficiary. If a beneficiary is not otherwise designated by the Insured benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:

- a) the Insured's spouse;
- b) the Insured's child or children jointly;
- c) an Insured's parents jointly if both are living or the surviving parent if only one survives;
- d) an Insured's brothers and sisters jointly; or
- e) the Insured's estate.

All other claims will be paid to the Insured. In the event the Insured is a minor, incompetent or otherwise unable to give a valid release for the claim, the Company may make arrangements to pay claims to the Insured's legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by the policy may, at the option of the Company, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to the Insured.

Any payment made in good faith will discharge the Company's liability to the extent of the claim.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other Insurance Policies. In no event will the Company reimburse the Insured for an amount greater than the amount paid by the Insured.

NOTICE OF CLAIM. Written notice of claim must be given by the Claimant (either the Insured or someone acting for the Insured) to the Company or its designated representative within twenty (20) days after a covered loss first begins or as soon as reasonably possible. Notice should include the

Insured's name and the policy number. Notice should be sent to the Company's administrative office, at the address shown on the cover page of the policy, or to the Company's designated representative.

PROOF OF LOSS. The Insured must furnish the Company, or its designated representative, with proof of loss. This must be a detailed statement. It must be filed with the Company or its designated representative within ninety (90) days from the date of loss. Failure to comply with these conditions shall not invalidate nor reduce any claims under this policy if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible. In any case, the proof required must be given no later than one year from the time specified except in the absence of legal capacity.

The following provisions apply to Baggage/Personal Effects and Baggage Delay coverages:

NOTICE OF LOSS. If the Insured's property covered under the policy is lost, stolen or damaged, the Insured must:

- (a) notify the Company, or its authorized representative as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
- (d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours or as soon as reasonably possible.

PROOF OF LOSS. The Insured must furnish the Company, or its designated representative, with proof of loss. This must be a detailed statement. It must be filed with the Company or its designated representative within ninety (90) days from the date of loss. Failure to comply with these conditions shall not invalidate nor reduce any claims under this policy if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible. In any case, the proof required must be given no later than one year from the time specified except in the absence of legal capacity.

SETTLEMENT OF LOSS. Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Claims for lost property will be paid within 5 working days from the date of agreement with an insured or claimant if the property has not been recovered. The Insured must present acceptable proof of loss and the value involved to the Company.

VALUATION. The Company will not pay more than the actual cash value of the property at the time of loss. Damage will be estimated according to actual cash value with proper deduction for depreciation as determined by the Company. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

DISAGREEMENT OVER SIZE OF LOSS: If there is a disagreement about the amount of the loss either the

Insured or the Company can make a written demand for an appraisal. After the demand, the Insured and the Company will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by the Insured is paid by the Insured. The Company will pay the appraiser they choose. The Insured will share equally with the Company the cost for the arbitrator and the appraisal process.

BENEFIT TO BAILEE. This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

SECTION III. COVERAGES TRIP CANCELLATION

The Company will pay a benefit, up to the maximum shown on the accompanying Schedule of Coverage and Services, if the Insured is prevented from taking his/her Trip due to the following Unforeseen events:

- a) Sickness, Accidental Injury or death of the Insured, Traveling Companion, or Family Member or Business Partner of the Insured or Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing their continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date;
- b) The Insured and/or Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided the Insured or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault within 10 days of departure; or having his/her principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of his/her principal place of residence within 10 days of departure;
- c) The Insured or Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;
- d) The death or hospitalization of the Insured's Host at Destination;
- e) If within 30 days of the departure of an Insured, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage;
- f) The Insured, Traveling Companion or Family Member of the Insured or Traveling Companion, who are military personnel, and are called to emergency duty for a Natural Disaster or have their leave revoked or are reassigned;
- g) Strike that causes complete cessation of services for at least 24 consecutive hours;

- h) Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours;
- i) Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than 14 days following the Insured's Effective Date. Coverage is not provided for the Bankruptcy or Default of the travel agent or Travel Supplier that solicited this protection plan and from whom the Insured purchased their Land/Sea Arrangements. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination. The Insured must purchase their policy within 21 days of their initial Trip deposit;
- j) The Insured or Traveling Companion is terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- k) Natural Disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable;
- l) Mandatory evacuation ordered by local authorities at the Insured's final destination due to hurricane or other Natural Disaster. The Insured must have 50% of their total Trip length or less remaining on the Trip, at the time the mandatory evacuation ends, in order to cancel the Trip;
- m) The Insured's or Traveling Companion's normal pregnancy as long as the pregnancy occurs after the Insured's or Traveling Companion's Effective Date of coverage and can be verified by medical records;
- n) The Insured or Traveling Companion will be attending a Family Member's childbirth as long as the pregnancy occurs after the Insured's Effective Date of coverage and can be verified by medical records;
- o) The primary or secondary school where the Insured or Traveling Companion or the Insured's Dependent Children attend must extend its operating session beyond the pre-defined school year, due to Unforeseen events commencing during the Insured's plan effective period and the travel dates for the Insured's Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;
- p) A cancellation of the Insured's Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Trip Delay benefit.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss,

over the amount of such other insurance or indemnity, and applicable deductible.

CANCEL FOR ANY REASON

Optional Coverage: Applicable only when specifically requested on the original application and the appropriate additional premium has been paid.

Be advised that the Company requires the Insured to purchase Cancel for any Reason coverage within 21 days of their initial Trip deposit. If after 21 days from initial Trip deposit, this coverage is not available.

The Company will pay a benefit, up to the maximum shown on the Insured's Schedule of Coverage & Services, if the Insured is prevented from taking their Trip for all reasons up to 48 hours prior to departure.

The Company will reimburse the Insured for the following:

- a) prepaid, non-refundable cancellation charges imposed by Travel Suppliers;
- b) airfare cancellation charges for flights commencing within one week of the Land/Sea Arrangements;
- c) if the Insured's Travel Supplier cancels the Insured's Trip, the Insured is covered up to the cost of the ticket or the reissue fee charged by the airline for the tickets. The Insured must have covered the entire cost of Trip including the airfare.

In no event shall the amount reimbursed exceed the lesser of the Insured prepaid for the Trip or the maximum benefit shown on the accompanying Schedule of Coverage & Services.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

SPECIAL CONDITIONS: The Insured must advise the Travel Supplier and the Company as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had the Insured notified the Travel Supplier as soon as reasonably possible.

SINGLE OCCUPANCY COVERAGE: The Company will reimburse the Insured, up to the maximum shown on the accompanying Schedule of Coverage & Services, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with the Insured has his/her Trip delayed, canceled, or

interrupted for a covered reason and the Insured does not cancel.

TRIP INTERRUPTION

The Company will pay a benefit, up to the maximum shown on the accompanying Schedule of Coverage & Services, if the Insured is unable to continue on his/her Trip due to the following Unforeseen events:

- a) Sickness, Accidental Injury or death of the Insured, Traveling Companion, or Family Member or Business Partner of the Insured or Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing their continued participation in the Trip;
- b) The Insured and/or Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided the Insured or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault within 10 days of departure; or having his/her principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of his/her principal place of residence within 10 days of departure;
- c) The Insured or Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;
- d) The death or hospitalization of the Insured's Host at Destination;
- e) If within 30 days of the departure of an Insured, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage;
- f) The Insured or Traveling Companion or Family Member of the Insured or Traveling Companion, who are military personnel, and are called to emergency duty for a Natural Disaster or have their leave revoked or are reassigned;
- g) Strike that causes complete cessation of services for at least 24 consecutive hours;
- h) Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours;
- i) Bankruptcy and/or Default of the Insured's Travel Supplier which occurs more than 14 days following the Insured's Effective Date. Coverage is not provided for the Bankruptcy or Default of the travel agent or Travel Supplier that solicited this protection plan and from whom the Insured purchased their Land/Sea Arrangements. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination. The Insured must purchase their policy within 21 days of their initial Trip deposit.

- j) The Insured or Traveling Companion is terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- k) Natural Disaster at the site of the Insured's destination which renders their destination accommodations uninhabitable;
- l) Mandatory evacuation ordered by local authorities at the Insured's final destination due to hurricane or other Natural Disaster. The Insured must have 50% of their total Trip length or less remaining on the Trip, at the time the mandatory evacuation ends, in order to cancel the Trip;
- m) The Insured's or Traveling Companion's normal pregnancy as long as the pregnancy occurs after the Insured's or Traveling Companion's Effective Date of coverage and can be verified by medical records;
- n) The Insured or Traveling Companion will be attending a Family Member's childbirth as long as the pregnancy occurs after the Insured's Effective Date of coverage and can be verified by medical records;
- o) The primary or secondary school where the Insured or Traveling Companion or the Insured's Dependent Children attend must extend its operating session beyond the pre-defined school year, due to Unforeseen events commencing during the Insured's plan effective period and the travel dates for the Insured's Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered;
- p) A cancellation of the Insured's Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Trip Delay benefit.

The Company will pay for the following:

- a) unused, prepaid, non-refundable travel arrangements prepaid to the Travel Suppliers;
- b) Up to the maximum shown in the accompanying Schedule of Coverage & Services for the airfare paid, less the value of applied credit from an unused return travel ticket to return the Insured to the return destination of the Trip as specified in the original travel documents from the point where the Insured interrupted the Trip or rejoin the Trip from the point where the Insured interrupted the Trip. (Airfare limited to the cost of one-way airfare using the same class of fare as the original travel ticket).

The Company will pay for reasonable additional meals, lodging, and transportation expenses incurred by the Insured up to \$200 a day if a Traveling Companion must remain hospitalized or if the Insured must extend the Trip with additional hotel nights due to a Physician certifying The Insured cannot fly home due to an Accident or a Sickness but does not require hospitalization or if the Insured's Trip must be extended due to an Unforeseen event listed above.

In no event shall the amount reimbursed exceed the lesser of the Insured prepaid for the Trip or the maximum benefit shown on the accompanying Schedule of Coverage & Services.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

MISSED CONNECTION

A maximum benefit of up to the amount on the Insured's Schedule of Coverage & Services is provided to cover for Loss(es) the Insured incurs due to missed Cruise or Trip departures which result from cancellation or delay for three or more hours of all regularly scheduled airline flights due to any delay of the Insured's Common Carrier. Maximum benefits of up to the amount shown on the Insured's Schedule of Coverage & Services are provided to cover additional transportation expenses needed for the Insured to join the departed Cruise or Trip, reasonable accommodation and meal expenses and prepaid, non-refundable Trip payments for the unused portion of the Insured's Cruise or Trip. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Cruise or Trip due to Inclement Weather.

ITINERARY CHANGE

In the event a Cruise/Tour Supplier makes a change in the Insured's Trip itinerary which prevents the Insured from participating in an event/activity pre-paid prior to departure and scheduled on the Insured's Trip itinerary, nonrefundable pre-paid event/activity expenses will be payable up to the Maximum Benefit Amount. Benefits will not be paid if the event/activity is rescheduled during the course of the Trip. Verification by the Cruise/Tour Supplier of the change in the scheduled Trip itinerary will be necessary for claim payment.

TRIP DELAY

The Company will reimburse the Insured for Covered Expenses on a one-time basis, up to the maximum shown in the accompanying Schedule of Coverage & Services, if the Insured is delayed en route to or from the Trip for six (6) or more hours due to a defined Hazard:

Covered Expenses Include:

- a) Any prepaid, unused, non-refundable land/sea accommodations;
- b) Any reasonable additional transportation expenses incurred;
- c) An Economy Fare from the point where the Insured ended his/her Trip to a destination where the Insured

- can catch up to the Trip; or
- d) A one-way Economy Fare to return the Insured to his/her originally scheduled return destination;
- e) Meals and accommodations limited to \$150 per day.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

EMERGENCY SICKNESS MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the accompanying Schedule of Coverage & Services subject to any deductible for each occurrence, if an Insured incurs Covered Medical Expenses as a result of Emergency Treatment of a Sickness which first manifests itself during the Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Trip due to the serious and acute nature of the Sickness.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include but are not limited to:

- a) the services of a Physician;
- b) charges for Hospital confinement and use of operating rooms;
- c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- d) ambulance service; and
- e) drugs, medicines, prosthetic and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished.

The Company will not cover any expenses provided by another party at no cost to the Insured or already included within the cost of the Trip.

The Company will advance payment to a Hospital, up to the maximum shown on the accompanying Schedule of Coverage & Services, if needed to secure the Insured's admission to a Hospital because of Sickness.

If the Insured is hospitalized due to a Sickness which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until the Insured is released from the Hospital or

until maximum benefits under the policy have been paid.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

EMERGENCY ACCIDENT MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the accompanying Schedule of Coverage & Services subject to any deductible for each occurrence, if an Insured incurs Covered Medical Expenses for Emergency Treatment of an Accidental Injury which occurs during the Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Trip due to the serious and acute nature of the Accidental Injury.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to:

- a) the services of a Physician;
- b) charges for Hospital confinement and use of operating rooms;
- c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- d) ambulance service; and
- e) drugs, medicines, prosthetic and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished.

The Company will not cover any expenses provided by another party at no cost to the Insured or already included within the cost of the Trip.

The Company will pay benefits, up \$750.00 for emergency dental treatment for Accidental Injury to sound natural teeth. The Company will advance payment to a Hospital, up to the maximum shown on the accompanying Schedule of Coverage & Services, if needed to secure the Insured's admission to a Hospital because of Accidental Injury.

If the Insured is hospitalized due to an Accidental Injury which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until the Insured is released from the Hospital or until maximum benefits under the policy have been paid.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

The Excess Insurance Limitation will not apply and the deductible is waived if the Medical Upgrade is purchased.

EMERGENCY EVACUATION BENEFIT

The Company will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip. Benefits payable are subject to the Maximum Amount per person shown on the Schedule of Coverage & Services for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of the Insured's Injury or Emergency Sickness warrants the Insured's Emergency Evacuation to the closest adequate medical facility. In the sole discretion of the Assistance Company, it must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Covered Emergency Evacuation Expenses are those for Medically Necessary Transportation, including reasonable and customary medical services and supplies incurred in connection with the Insured's Emergency Evacuation. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting the Insured and (c) reviewed and pre-approved by the Assistance Company.

The Company will also pay reasonable and customary charges for escort expenses required by the Insured, if the Insured is disabled during a Trip and an escort is recommended in writing, by the Insured's attending Physician and must be pre-approved by the Assistance Company.

If the Insured is hospitalized for more than 7 days following a Covered Emergency Evacuation Expense, the Company will pay subject to the limitations set out herein, for expenses:

- 1) to return to where they reside, with an attendant if necessary, any of the Insured's Dependent Children who were accompanying the Insured when the Injury or Emergency Sickness occurred: but not to exceed

the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.

- 2) to bring one person chosen by the Insured to and from the Hospital or other medical facility where the Insured is confined if the Insured is traveling alone but not to exceed the cost of one round-trip economy airfare ticket.

Medically Necessary Repatriation: Following a covered Emergency Evacuation expense or a covered medical expense, the Company will pay to return the Insured from the location to which the Insured was evacuated or became sick or injured to the Insured's return destination via Common Carrier within one year from the Insured's original Trip completion date.

Commercial airfare costs will be in the same class of service, as the Insured's original airline tickets, or in business or first class as in compliance with the Insured's medical necessities and requirements upon the Insured's discharge, less refunds from the Insured's unused transportation tickets.

In addition to the above covered expenses, if the Company has previously evacuated the Insured to a medical facility, the Company will pay the Insured's airfare costs from that facility to the Insured's primary residence, within one year from the Insured's original Scheduled Return Date, less refunds from the Insured's unused transportation tickets. Airfare costs will be economy, or first class if the Insured's original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

Emergency Evacuation means the Insured's medical condition warrants immediate transportation from the place where the Insured is injured or sick to the nearest Hospital where appropriate medical treatment can be obtained. Transportation means any land, sea or air conveyance required to transport the Insured during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

Emergency Sickness shall mean a medical condition manifesting itself by acute signs or symptoms which could reasonably result in any of the following:

1. Serious jeopardy to the patient's health.
2. Serious impairment to bodily functions.
3. Serious dysfunction of any bodily organ or part.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss,

over the amount of such other insurance or indemnity, and applicable deductible.

REPATRIATION OF REMAINS

The Company will pay the reasonable Covered Expenses incurred to return the Insured's body to their primary residence if he/she dies during the Trip. This will not exceed the maximum shown on the accompanying Schedule of Coverage & Services.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

All Covered Expenses must be approved in advance by the Assistance Company.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

PET CARE

The Company will pay the Insured up to \$0 per day up to a maximum of \$0 in total for any one claim to cover additional boarding fees incurred after the first 24 hours of the Insured's delayed return from the Insured's Trip due to in-patient treatment overseas which results in the Insured's pet exceeding a pre-booked period of accommodation within a recognized boarding kennel, cattery, or animal shelter. The Company will not pay for the following in addition to the General Exclusions: 1) Claims which are not substantiated by a written report from the boarding kennel, cattery, or animal shelter. 2) Any fees incurred in the first 24 hours or which did not form part of the original pre-booked duration for the Insured's pet.

BAGGAGE/PERSONAL EFFECTS

The Company will reimburse the Insured, up to the maximum shown on the accompanying Schedule of Coverage & Services, for Loss, theft or damage to Baggage and personal effects, provided the Insured has taken all reasonable measures to protect, save and/or recover his/her property at all times. The Baggage and personal effects must accompany the Insured during the Trip.

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

There will be a per article limit shown on the accompanying Schedule of Coverage & Services. There will be a combined LTP2007 NHR9 A&H
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maximum limit shown on the accompanying Schedule of Coverage & Services for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sporting equipment, Ski Equipment, personal computers, radios, cameras, camcorders and their accessories and related equipment and other electronic items.

The Company will also reimburse the Insured for charges and interest incurred due to unauthorized use of the Insured's credit cards if such use occurs during the Insured's Trip and if the Insured has complied with all credit card conditions imposed by the credit card companies.

The Company will reimburse the Insured for fees associated with the replacement of the Insured's passport during the Insured's Trip. Receipts are required for reimbursement.

The Company will pay the lesser of the following:

- (a) Actual Cash Value at time of Loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company;
- (b) the cost of repair or replacement.

BAGGAGE DELAY (Outward Journey Only)

The Company will reimburse the Insured for the expense of necessary personal effects up to the maximum shown on the accompanying Schedule of Coverage & Services, if the Insured's Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty four (24) hours, while on a Trip, except for travel to final destination or place of residence.

The Insured must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

EXCESS INSURANCE LIMITATION

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

ACCIDENTAL DEATH AND DISMEMBERMENT

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when an Insured, as a result of an Accidental Injury occurring during the Covered Trip, sustains a loss shown in the Table below. The loss must occur within 180 days after the date of the Accident causing the loss.

The Principal Sum is shown on the Schedule of Coverage & Services.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount of a sustained loss shown in the Table of Losses.

TABLE OF LOSSES

Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

"Loss" with regard to:

1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE: The Company will pay benefits for covered losses which result from an Insured being unavoidably exposed to the elements due to an Accident. The loss must occur within 365 days after the event which caused the exposure.

DISAPPEARANCE: The Company will pay benefits for loss of life if an Insured's body cannot be located one year after the Insured's disappearance due to an Accident.

ACCIDENTAL DEATH AND DISMEMBERMENT COMMON CARRIER (AIR ONLY)

The Company will pay benefits for Accidental Injuries resulting in a loss as described in the Table of Losses below, that occurs while the Insured is riding as a passenger in or on, boarding or alighting from, any air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 180 days after the date of the Accident causing the loss.

The Principal Sum is shown on the accompanying Schedule of Coverage & Services.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

TABLE OF LOSSES

Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

"Loss" with regard to:

1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE: The Company will pay benefits for covered losses which result from an Insured being unavoidably exposed to the elements due to an Accident of an air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 365 days after the event which caused the exposure.

DISAPPEARANCE: The Company will pay benefits for loss of life if an Insured's body cannot be located one year after the Insured's disappearance due to forced landing, stranding, sinking, or wrecking of an air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip in which he/she was a passenger

SECTION IV. GENERAL DEFINITIONS

"Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the Insured is traveling.

"Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the Loss.

"Actual Cash Value" means purchase price less depreciation.

"Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by the Insured on the Trip.

"Bankruptcy" means the filing of a petition for voluntary or

involuntary Bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 U.S.C. Subsection 101 et seq.

"Bodily Injury" means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of the Insured within twelve months from the date of the Accident.

"Business Equipment" means property used in trade, business, or for the production of income; or offered for sale or trade or components of goods offered for sale or trade.

"Business Partner" means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day to day management of the business.

"Checked Baggage" means a piece of Baggage for which a claim check has been issued to the Insured by a Common Carrier.

"City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

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

"Company" means Arch Insurance Company.

"Complication of Pregnancy" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.

"Cruise" means any prepaid sea arrangements.

"Default" means a material failure or inability to provide contracted services due to financial insolvency.

"Dependent Child(ren)" means the Insured's natural child(ren) from the moment of birth, by blood or by law, or step, foster or adopted children from the moment of placement in the Insured's home who: (1) is less than 26 years of age; (2) is unmarried; (3) is a resident of New Hampshire or is enrolled as a student at a public or private institution of higher education; and (4) is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group or individual health benefits plan, group health plan, church plan or health benefits plan, or entitled to benefits under Title XVIII of the Social Security Act, Public Law 89-97, 42 U.S.C. 1395 et seq.

The Insured's unmarried child who has reached age 26 and who is mentally or physically incapable of earning his or her own living on the date on which such child attains the limiting age and would otherwise lose their coverage, will continue to be covered under this policy while it remains in force.

Coverage will continue for as long as such incapacity continues and for as long as said child remains chiefly financially dependent on the Insured provided that proof of such incapacity is furnished to Us within 31 days of the dependent child's attainment of the limiting age.

If Your covered Dependent Child(ren) is a full-time student, as defined by the appropriate educational institution, beyond the age of 18, such Dependent's coverage will include

coverage for a Dependent's medically necessary leave of absence from school for a period not to exceed 12 months or the date on which coverage would otherwise end pursuant to the terms and conditions of the policy, whichever comes first. Any breaks in the school semester will not disqualify the Dependent child(ren) from coverage. Documentation and certification of the medical necessity of a leave of absence will be submitted to Us by the student's attending physician and will be considered prima facie evidence of entitlement to coverage under the policy. The date of the documentation and certification of the medical necessity of a leave of absence will be the date the insurance coverage under the policy commences.

"Domestic Partner" means a person, at least 18 years of age, with whom you have been living in a spousal relationship prior to the Effective Date of coverage or Partners to a Civil Union.

"Economy Fare" means the lowest published rate for a one-way ticket.

"Effective Date" means the date and time the Insured's coverage begins, as outlined in the General Provisions section of the policy.

"Family Member" means the Insured's or Traveling Companion's legal or common law Spouse, Domestic Partner, Partner to a Civil Union, legal guardian, parent, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

"Hazard" means: Any delay of a Common Carrier (including Inclement Weather). Any delay by a traffic accident en route to a departure, in which the Insured or Traveling Companion is directly or not directly involved. Any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced Strike, Natural Disaster.

"Hospital" means a facility that: Holds a valid license if it is required by the law; Operates primarily for the care and treatment of sick or injured persons as in-patients; Has a staff of one or more Physicians available at all times; Provides 24 hour nursing service and has at least one registered professional nurse on duty or call; Has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and Is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

"Host at Destination" means a person with whom the Insured is sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

"Injury" means Bodily Injury caused by an Accident occurring while this policy is in force, and resulting directly and independently of all other causes of Loss covered by the policy. The Injury must be verified by a Physician and require

emergency care.

"Insured" means a person while covered under the policy and for whom the required premium is paid. Insured also means "You or Your".

"Land/Sea Arrangements" means land and/or sea arrangements made by the Travel Supplier.

"Loss" means Injury or damage sustained by the Insured as a result of one or more of the occurrences against which the Company has undertaken to indemnify the Insured.

"Maximum Benefit" means the largest total amount of Covered Expenses that the Company will pay for the Insured.

"Natural Disaster" means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.

"Partner to a Civil Union" means a civil union between one unmarried man and another unmarried man both of whom are at least 18 years of age or one unmarried woman and another unmarried woman both of whom are at least 18 years of age, provided that they are not in another civil union. No man shall enter into a civil union with his father, his grandfather, his father's brother, his mother's brother, his son, his brother, his son's son, his daughter's son, his brother's son, his sister's son, his father's brother's son, his mother's brother's son, his father's sister's son, or his mother's sister's son. No woman shall enter into a civil union with her mother, her grandmother, her father's sister, her mother's sister, her daughter, her sister, her son's daughter, her daughter's daughter, her brother's daughter, her sister's daughter, her father's brother's daughter, her mother's brother's daughter, her father's sister's daughter, or her mother's sister's daughter.

"Physician" means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license and shall include Christian Science Practitioners. The treating Physician may not be the Insured, a Traveling Companion or a Family Member.

"Pre-Existing Condition" means any Injury, Sickness or condition of the Insured, a Traveling Companion or the Insured's and/or a Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 180 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the Sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

"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 to a different final destination.

"Sickness" means an illness or disease which is diagnosed or treated by a Physician after the Effective Date of insurance and while the Insured is covered under the policy.

"Ski Equipment" means skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings, snowboard boots, snowblades and any other recognized snow sports

equipment.

"Strike" means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

"Terrorist Attack" means an incident deemed an act of terrorism by the U.S. Government.

"Traveling Companion" means a person who is sharing travel arrangements with the Insured. Note, a group or tour leader is not considered a Traveling Companion unless the Insured is sharing room accommodations with the group or tour leader.

"Travel Supplier" means tour operator, Cruise line, hotel etc. who has made the Land and/or Sea Arrangements.

"Trip" means prepaid Land/Sea Arrangements and shall include flight connections to join or depart such Land/Sea Arrangements provided such flights are scheduled to commence within one week of the Land/Sea Arrangements.

"Unforeseen" means not anticipated or expected and occurring after the Effective Date of the policy.

"Used" means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

SECTION V. GENERAL LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Trip Cancellation, Cancel for Any Reason, Trip Interruption, Trip Delay, Missed Connection, Itinerary Change, Pet Care:

Loss caused by or resulting from:

- 1) Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains), unless the policy is purchased within 21 days of the initial Trip deposit. The booking for the Trip must be the first and only booking for this travel period and destination, the Insured is not disabled from travel at the time the Insured pays the premium, and the Insured must purchase this policy for the full prepaid, non-refundable cost of their Trip;
- 2) Suicide, attempted suicide or any intentionally self-inflicted Injury while sane or insane committed by the Insured, Traveling Companion, or Family Member whether insured or not;
- 3) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- 4) Participation in any military maneuver or training exercise;
- 5) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 6) Mental or emotional disorders, unless hospitalized;
- 7) Participation as a professional in athletics;
- 8) Being declared legally intoxicated or having taken illegal drugs or narcotics, unless prescribed by a legally qualified Physician or surgeon;
- 9) Commission or the attempt to commit a criminal act by the Insured, Traveling Companion, or Family

Member whether insured or not;

- 10) Participating in bodily contact sports; skydiving; hang gliding; parachuting; any race, bungee cord jumping; speed contest; spelunking or caving; ;
- 11) Participating in extreme skiing or mountaineering ;
- 12) Dental treatment except as a result of Accidental Injury to sound natural teeth;
- 13) Pregnancy and childbirth (except for Complications of Pregnancy or as specifically provided under Trip Cancellation);
- 14) Traveling for the purpose of securing medical treatment.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72-hour period, the Company will not pay for additional charges which would not have been incurred had the Insured notified the Travel Supplier in the specified period. If the event prevents the Insured from reporting the cancellation, the 72-hour notice requirement does not apply; however, the Insured must, if requested, provide proof that said event prevented the Insured from reporting the cancellation within the specified period.

The following exclusions apply to Baggage/Personal Effects and Baggage Delay: The Company will not provide benefits for any Loss or damage to:

- 1) Animals; automobiles and automobile equipment;
- 2) Boats or other vehicles or conveyances; trailers; motors;
- 3) Motorcycles; bicycles (except when checked as Baggage with a Common Carrier); eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges;
- 4) Hearing aids; prosthetic limbs; keys, money, stamps, securities and documents; tickets.

Any Loss caused by or resulting from the following is excluded: Wear and tear or gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; property shipped as freight or shipped prior to the Scheduled Departure Date.

Christine Gehris
Authorized Agent