

Activity Coverage

**Montana
TRV-01-MT**

**Plan Administrator
battleface
629 N. High Street 6th Floor
Columbus, OH 43215**

This Certificate of Insurance describes travel insurance benefits underwritten by Spinnaker Insurance Company, under Policy Form series RIG1000-16 (11/2019) and RIG1000-15MT (11/2019). Insurance benefits vary by plan, please refer to the accompanying Confirmation of Coverage. You will find the specific information for the plan you purchased. Please contact the Plan Administrator immediately if you believe the Confirmation of Benefits contains incorrect information.

IMPORTANT NOTE: You may have purchased Optional Upgrades. Please refer to your Confirmation of Coverage for verification.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

This page is informational only and is not attached to nor does it form part of the policy.

Activity Coverage

SCHEDULE OF BENEFITS

All coverages are per-*trip* amounts and the limits shown below are applicable to each *insured* during the *covered trip*.

	Maximum Limit
Travel Protection Benefits	
Trip Cancellation	up to \$30,000
Trip Interruption	150% of <i>trip cost</i> up to a maximum of \$30,000
Single Occupancy	up to Trip Cancellation maximum
Trip Delay	\$250 per day to a maximum of \$2,500
Missed Connection	\$750
Security Evacuation	\$50,000
Property Protection Benefits	
Baggage and Personal Effects Coverage	\$1,500. Per-item restrictions apply, see benefit wording for details.
Deductible	\$0
Sporting Equipment Coverage	Included
Baggage Delay	\$250
Sporting Equipment Delay	Included
Travel Medical Protection	
Travel Medical Expense	\$50,000
Deductible	\$0
Hospital Room & Board	\$200 per day
Emergency Dental	\$750
Deductible	\$0
Emergency Evacuation and Repatriation of Remains	\$500,000

Travel Insurance Benefits

- **Adventure Activities, Winter Activities & Extreme Activities** - Provides coverage for many sports activities which would otherwise be excluded under this plan.

Optional Coverage

The following will be included if elected and appropriate costs have been paid

Cancel For Any Reason up to 75% of **trip cost**

Extra coverage when the **policy** is purchased by **final trip payment**:

- Pre-Existing Medical Condition Exclusion Waiver

For questions or information contact battleface.

Any payments under this **policy** will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under this **policy**. For more information, **you** may consult the OFAC internet website at www.treas.gov/offices/enforcements/ofac/ or battleface.

SPINNAKER INSURANCE COMPANY

A Stock Company

Home Office: 233 S. Wacker Drive, Ste 5500, Chicago, IL 60606

Administrative Office: 1 Pluckemin Way, Bedminster, NJ 07921

TRAVEL INSURANCE POLICY

This **policy** is issued in consideration of enrollment and payment of the premium due. This **policy** describes all of the travel insurance benefits underwritten by Spinnaker Insurance Company, herein referred to as **we, us, and our**. This **policy** is a legal contract between **you** (herein referred to as **you** or **your**) and **us**. It is important that **you** read **your policy** carefully. Insurance benefits vary from program to program. Please refer to the **schedule of benefits**. It provides **you** with specific information about the program **you** purchased.

OUR PROMISE TO YOU FREE LOOK PERIOD

Since **your** satisfaction is **our** priority, **we** are pleased to give **you** ten (10) days to review **your policy**. If, during this ten (10)-day period, **you** are not completely satisfied for any reason, **you** may cancel **your policy** and receive a full refund. Please note that this refund is only available if the **covered trip** has not started and if a claim has not been initiated. After this ten (10)-day period, **your** premium is non-refundable.

After this ten (10) day free look, the payment for this **policy** is non-refundable, except in the following circumstances:

- a. The **travel supplier** cancels or changes the dates of **your covered trip** and all penalties are waived;
- b. **You** cancel the **covered trip** before any **cancellation penalties** are in effect;
- c. **You** have duplicate coverage for this **covered trip**; or
- d. **Your** death.

In the event of c. or d., **your** premium will be fully refunded unless a claim has been paid.

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SECTION I. 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 **you** are traveling.

Active military duty means serving in the United States Armed Forces on a full-time basis, including the United States Armed Forces Reserves.

Actual cash value means replacement cost less depreciation.

Adventure activities means leisure and non-professional sports activities in:

- a. Cycling;
- b. Mountain climbing up to fifteen thousand (15,000) feet;
- c. Fishing;
- d. Scuba diving for **qualified divers** up to a maximum depth of forty (40) meters (one hundred thirty-one (131) feet) and for **unqualified divers** up to a maximum depth of thirty (30) meters (ninety-eight (98) feet);
- e. Snorkeling;
- f. White or black water rafting (Grades one (1) – four (4));
- g. Canoeing;
- h. Kayaking;
- i. Water skiing;
- j. Camping;
- k. Hiking;
- l. Backpacking and sailing;
- m. Downhill and cross-country skiing;
- n. Snowboarding (including off-trail and back country skiing and snowboarding, except as designated unsafe by the resort management);
- o. Snowmobiling;
- p. Tobogganing;
- q. Snow tubing; and
- r. Ice skating.

Advisory means a formal travel advisory by the United States Government recommending that **you** leave the **host country**.

Appropriate authorities means the government authority(ies) in **your home country** or the government authority(ies) of the **host country**.

Attendant means **your traveling companion, family member**, close friend or a person contracted by **us** if there is no one else available who, on the advice of the **physician**, accompanies **you** while being transported.

Baggage means luggage and personal possessions including:

- a. Traveling documents;
- b. Musical instruments;
- c. **Sportsman's equipment**; and
- d. Golf equipment,

whether owned, borrowed, or rented, and taken by **you** on the **covered 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.

Business equipment means property taken on the **covered trip** for business use, including but not limited to:

- a. Printed business documents;
- b. Meeting agendas;
- c. Sales presentations;
- d. Product samples;
- e. Laptops;
- f. Visual aids;
- g. Projectors; or
- h. Electronics.

Coverage applies to the items that are owned by **you**, or by the business, or rented for use on the **covered trip**.

Business partner means an individual who is involved in a legal partnership with **you** and actively involved in the day to day management of the business.

Cancellation penalties means **trip costs**:

- a. Which are not refundable by the **travel supplier**, or are subject to restrictions;
- b. Which are paid by **you** prior to **your covered trip departure date**, or which **you** are obligated, or later become obligated, to pay as a result of cancelling or interrupting the **covered trip**;
- c. Which are identified by **you** on the application; and
- d. For which insurance was purchased.

These will also include any subsequent **prepaid payments or deposits** paid by **you** for the same **covered trip**, after application for coverage under this plan; however, **you** must notify **us** of these payments and pay the additional cost fifteen (15) days of **initial trip payment**.

Caregiver means an individual employed for the purpose of providing assistance with activities of daily living to **you** or **your family member** who has a physical or mental impairment. The **caregiver** must be employed by **you** or **your family member**. A **caregiver** is not a babysitter, childcare service, or any facility or provider.

Checked baggage means a piece of **baggage** for which a claim check has been issued to **you** by a **common carrier**.

Child(ren) means **your children**, including an unmarried **child**, stepchild, legally adopted **child** or foster **child** who is:

- a. Under the age of eighteen (18) and primarily dependent on **you** for support and maintenance; or
- b. Who is at least eighteen (18) but less than age twenty-four (24) and who regularly attends an institution of higher learning/an accredited school or college; and who is primarily dependent on **you** for support and maintenance.

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

Civil disorder means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority.

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

Complications of pregnancy means conditions requiring **hospital** admission (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include:

- a. Acute nephritis;
- b. Nephrosis;
- c. Cardiac decompensation;
- d. Missed abortion;
- e. Nonelective cesarean section;
- f. Ectopic pregnancy which is terminated;
- g. Spontaneous termination of pregnancy which occurs during a period of gestation in which a viable birth is not possible; and
- h. Similar medical and surgical conditions of comparable severity.

Complications of pregnancy do not include:

- a. False labor;
- b. Occasional spotting;
- c. **Physician**-prescribed rest during the period of pregnancy;
- d. Morning sickness;
- e. Hyperemesis gravidarum;
- f. Preeclampsia; and
- g. Similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct **complication of pregnancy**.

Confined means **you** are restricted from disembarking from a **cruise** ship.

Confirmation means the written **reservation** of **travel arrangements** on a **common carrier**.

Covered expenses mean expenses incurred by **you** which are for necessary services, supplies, care, or treatment as determined by **your physician**; due to **sickness** or accidental **injury**; prescribed, performed or ordered by a **physician**; the necessary charges as determined by **your physician** incurred while insured under the **policy**; and which do not exceed the maximum limits shown in the **schedule of benefits**, under each stated benefit.

Covered trip means a **trip** for which **you** request insurance coverage and pay the required premium and includes: **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 (1) day of the Land/Sea Arrangements, **prepaid** course arrangements, and the date of travel shown on **your membership confirmation** letter for which **you** purchased this plan. Maximum **covered trip** duration is one hundred twenty (120) days.

Dangerous activities means air travel on a privately-owned aircraft (whether as a pilot or a passenger), bull riding, running of the bulls, free diving, mountain climbing (over six thousand (6,000) meters), rock climbing without equipment, scuba diving (beyond fifty (50) meters), or any activity materially similar to the above.

Deductible means the dollar amount **you** must contribute to the **loss**.

Departure date means the date on which **you** are scheduled to leave on the **covered trip**. This date is specified in the travel documents.

Dependent means lawful **spouse** and/or **children**.

Destination means any place **you** are scheduled to travel to on **your covered trip**, as shown on the travel documents, manifest, or **confirmation**.

Domestic partner means a person, at least eighteen (18) years of age, with whom **you** have been living in a spousal relationship with evidence of cohabitation for at least ten (10) continuous months prior to the **effective date** of coverage.

Economy fare means the lowest published rate for a one-way economy **ticket**.

Effective date means the date and time **your** coverage begins, as outlined in Section III. Eligibility and Period of Coverage of the **policy**.

Emergency medical evacuation means **your** immediate **transportation** from the place where **you** are **injured** or sick to the nearest **hospital** where appropriate medical treatment can be obtained because **your** medical condition warrants such evacuation.

Emergency political evacuation means **your** extrication from the **host country** due to political or **civil disorder** which results in **you** being placed in imminent danger.

Epidemic means an outbreak of a contagious disease that spreads rapidly and widely and that is identified as an **epidemic** by The Centers for Disease Control and Prevention (CDC).

Escort means a medically trained professional who is approved by **us** and is contracted to accompany and provide medical care to an ill or **injured** person while they are being transported.

Exotic vehicle means a vehicle over twenty (20) years old, or any vehicle with an original manufacturer's suggested retail price greater than seventy-five thousand dollars (\$75,000).

Family member means **your** or **your traveling companion's**:

- a. **Spouse**, civil union partner or **domestic partner**;
- b. **Child**;
- c. Siblings;
- d. Parents; and
- e. Legal guardian.

Family member also includes these relations to **you** or **your traveling companion's spouse**, civil union partner or **domestic partner**.

Felonious assault means an act of violence against **you** or **your traveling companion** requiring medical treatment in a **hospital** and substantiated by a police report.

Final trip payment means the date, prior to the **departure date**, on which all additional payments for **covered trip** arrangements are paid to the **travel supplier**.

Financial default means the cessation or partial suspension of operations due to insolvency, with or without the filing of a **bankruptcy** petition, by a tour operator, **cruise** line, airline, resort, rental company, or other **travel supplier**.

Hazard means:

- a. Any delay of a **common carrier** (including **inclement weather**);
- b. Any delay by a traffic **accident** en route to a departure, in which **you** are or **your traveling companion** are directly or not directly involved;
- c. Any delay due to lost or stolen passports, travel documents or money; **quarantine**; hijacking; unannounced **strike**, **natural disaster**, **civil disorder** or riot;
- d. A closed roadway causing cessation of travel to the **destination** of the **covered trip**, and substantiated by the Department of Transportation, state police, or other like authority;
- e. Severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation records;
- f. Avalanche that delays **you** from reaching **your destination** or **your primary residence** when returning home; or
- g. Landslide that delays **you** from reaching **your destination** or **your primary residence** when returning home.

Home country means **your** country of residence. If **you** have dual citizenship, for the purposes of this benefit, **your home country** is the country of the passport **you** used to enter the **host country**.

Hospital means a facility that:

- a. Is operated according to law for the care and treatment of sick or **injured** people;
- b. Has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;
- c. Has twenty-four (24) hour nursing service by registered nurses (R.N.'s); and
- d. Is supervised by one or more **physicians** available at all times.

A **hospital** does not include:

- a. A nursing, convalescent or geriatric unit of a **hospital** when a patient is **confined** mainly to receive nursing care;
- b. A facility that is, other than incidentally, a clinic, a rest home, nursing home, convalescent home, home health care, or home for the aged, nor does it include any ward, room, wing or other section of the **hospital** that is used for such purposes; or
- c. Any military or veteran's **hospital** or soldiers' home or any **hospital** contracted for or operated by a national government or government agency for the treatment of members or ex-members of the armed forces for which no charge is normally made.

Host at destination means a person with whom **you** are sharing pre-arranged overnight accommodations at the host's usual principal place of residence.

Host country means a country or territory **you** are visiting, shown on **your** itinerary, and which is not **your home country**.

Hotel/motel means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and **reservations** are required.

Imminent physical danger means a situation or environment that poses a direct and immediate threat of physical **injury** or death.

Inaccessible means **you** cannot reach **your destination** by the original mode of **transportation**.

Inclement weather means any **severe weather** condition other than a hurricane which delays the scheduled arrival or departure of a **common carrier** or prevents **you** from reaching **your destination** when traveling by an **owned or rented vehicle**.

Injury or injured means a bodily **injury** caused by an **accident** occurring while **your** coverage under this **policy** is in force and resulting directly and independently of all other causes of **loss** covered by this **policy**. The **injury** must be verified by a **physician**.

Initial trip payment means the first **payment or deposit** made to **your travel supplier** toward the cost of **your covered trip**, regardless of whether this payment is refundable. A "good faith deposit" or a "holding payment" is not considered the **initial trip payment** until the payment is applied to confirmed dates of travel.

Inpatient means a person:

- a. Who is **confined** in a **hospital** as a registered bed patient for at least forty eight (48) hours; and
- b. For whom at least one day's room and board is charged by the **hospital** unless **confined** as an **inpatient** in any military, veterans or other government supported or sponsored **hospital** for which a charge for room and board is not made.

Insured means a person:

- a. For whom any required application form has been completed;
- b. For whom any required cost has been paid; and
- c. For whom a **covered trip** is scheduled.

Key employee means an employee with a five percent (5%) or more ownership and/or decision-making role.

Loss means an **injury or unforeseen** event or incident (subject to the exceptions contained in the following sentences) sustained by **you** as a direct result of one or more of the events against which **we** have undertaken to compensate **you**. **Loss** does not include lost profits or lost revenues of any kind, business interruption damages, or any pain and suffering damages. **Loss** also does not include any form of consequential, incidental, or indirect damages or **injury**.

Mental, nervous or psychological disorder means a mental or nervous health condition including, but not limited to: anxiety, depression, neurosis, phobia, psychosis; or any related physical manifestation.

Natural disaster means:

- a. A flood (due to natural causes);
- b. Tsunami;
- c. Hurricane;
- d. Tornado;
- e. Earthquake;
- f. Mudslide;
- g. Avalanche;
- h. Landslide;
- i. Volcanic eruption;
- j. Sandstorm;
- k. Sinkhole;
- l. Wildfire; or
- m. Blizzard.

Nearest place of safety means a location determined by authorized representative where:

- a. **You** can be presumed safe from the political or civil unrest that precipitated **your emergency political evacuation**;
- b. **You** have access to **transportation to you home country**; and
- c. **You** have the availability of temporary lodging, if needed.

Normal pregnancy or childbirth means a pregnancy or childbirth that is free of complications or problems.

Owned or rented vehicle means a self-propelled private passenger motor vehicle which is of a type both designed and required to be licensed for use on the highways of any state or country. An **owned vehicle** is leased by **you** for three hundred sixty-five (365) consecutive days or more or owned by **you**. A **rented vehicle** is a vehicle rented or leased by **you** for three hundred sixty-four (364) days or less, and for which a **rented vehicle agreement** is signed by **you**. **Owned or rented vehicle** does not include any motor vehicle which is used in mass or public transit.

Pandemic means an **epidemic** over a wide geographic area that affects a large portion of the population.

Payments or deposits means the cash, check, or credit card amounts actually paid for **your covered trip**. Certificates, vouchers, frequent traveler rewards, miles or points, discounts and/or credits applied (in part or in full) towards the cost of **your covered trip** are not **payments or deposits** as defined herein.

Personal effects means items being used by **you** during **your covered trip**. **Personal effects** does not include:

- a. Eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or other orthodontic devices or hearing aids;
- b. Antiques and collectors' items;
- c. Household items and furnishings; and
- d. Animals.

Pet means a domesticated dog or cat that is kept in the home for companionship and not for commercial purposes.

Physician means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating **physician** cannot be **you, your traveling companion, a family member, or a business partner.**

Policy means this individual **policy** document, the **schedule of benefits**, and any endorsements, riders or amendments that will attach during the Period of Coverage.

Pre-existing medical condition means an **injury, sickness, death or other condition of you, your traveling companion, family member, host at destination, business partner, pet, or service animal,** to which any of the following applied within the sixty (60) day period immediately preceding and including the purchase date of this plan:

- a. First manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment, or;
- b. Care, testing or treatment was given or recommended by a **physician;** or
- c. Required a change in prescribed medication.

Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is:

- a. Between a brand name and a generic medication with comparable dosage; or
- b. An adjustment to insulin or anti-coagulant dosage.

Death resulting from a **pre-existing medical condition** will not be excluded. The death must occur prior to the termination date of the benefit under which the claim is being made.

Prepaid means **payments or deposits** paid by **you** for **travel arrangements for your covered trip** prior to **your actual departure date or scheduled departure date.** **Payments or deposits** for shore excursions, theater, concert or event tickets or fees, or sightseeing, if such arrangements are made during **your covered trip** and are to be used prior to the **scheduled return date of your covered trip** are not considered **prepaid** as defined herein.

Primary means **we** will pay first but reserve the right to recover from any other insurance carrier with which **you** may be covered.

Primary residence means **your** fixed, permanent and main home for legal and tax purposes.

Qualified diver means a diver that is certified by a recognized scuba diving authority such as the Professional Association of Diving Instructors.

Quarantine means a mandatory confinement, intended to stop the spread of a contagious disease to which **you** or **your traveling companion** may have been exposed.

Real or personal property means a **rental property** and its contents.

Reasonable additional expenses means expenses for:

- a. Meals;
- b. Essential telephone calls;
- c. Local **transportation** (taxi fares, mass transit, rental vehicle, etc.);
- d. Parking costs;
- e. Internet usage fees; and
- f. Lodging,

which are necessarily incurred as the result of a **trip** delay and which are not provided by the **common carrier** or any other party free of charge.

Rental return date means the **return date** listed on the **rented vehicle agreement**.

Rented vehicle agreement means the entire contract into which **you** enter when renting or leasing a vehicle from a rental car or leasing agency that describes in full all of the terms and conditions of the rental, as well as the responsibility of all parties under the agreement. The period of the **rented vehicle agreement** may not exceed three hundred sixty-four (364) days.

Return date means the date on which **you** are scheduled to return to the point where the **covered trip** started or to a different specified **return destination**.

Return destination means **your primary residence** or the place to which **you** expect to return from **your covered trip**.

Scheduled departure date means the date on which **you** are originally scheduled to leave on the **covered trip**.

Scheduled return date means the date on which **you** are originally scheduled to return to the point of origin or to a different final **destination** or to **your primary residence** from a **covered trip**.

Security evacuation means **your** extrication from the **host country** due to an occurrence which results in **you** being placed in **imminent physical danger**.

Service animal means any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, pulling a wheelchair, or fetching dropped items.

Severe weather means hazardous weather conditions including but not limited to windstorms, hurricanes, tornadoes, fog, hailstorms, rainstorms, snow storms, or ice storms.

Sickness means an illness or disease diagnosed or treated by a **physician** after **your effective date** of coverage under this **policy**. **Sickness** does not include **mental, nervous or psychological disorder**.

Sportsman's equipment means:

- a. Hunting equipment including, but not limited to guns, bows and arrows;
- b. Fishing equipment including, but not limited to rods, reels and tackle;
- c. Ski gear, including, but not limited to skis, ski poles, ski bindings, boots and snowboards;
- d. Golf equipment including, but not limited to golf clubs and golf balls; and
- e. Any other similar gear or equipment utilized by **you** for similar activities during the **covered trip**.

This includes such equipment that is used by **you** on **your covered trip** whether owned, borrowed or rented.

Spouse means **your** legal **spouse**, civil union partner, or **domestic partner**.

Strike means a stoppage of work which:

- a. Is announced, organized, and sanctioned by a labor union; and
- b. Interferes with the normal departure and arrival of a **common carrier**.

This includes work slowdowns and sickouts. **Your** coverage must be effective prior to when the **strike** is foreseeable. A **strike** is foreseeable on the date labor union members vote to approve a **strike**.

Tarmac delay means the holding of an aircraft on the ground either before taking off after gate departure or after landing with no opportunity for its passengers to deplane.

Terrorist incident means an act of violence that is deemed terrorism by the U.S. Department of State, or that is committed by any person acting on behalf of, or in connection with, any organization which is classified as a Foreign Terrorist Organization by the U.S. Department of State. The following are not considered **terrorist incidents**: an act of war (declared or undeclared), **civil disorder**, or riot. Not all acts of violence, even when committed by known terrorist organizations, are considered **terrorist incidents** for the purpose of this definition. Any act of violence will only be declared a **terrorist incident** if/when the US Department of State declares it so.

Transportation means any land, sea or air conveyance required to transport **you** during an Emergency Evacuation. **Transportation** includes, but is not limited to, **common carrier**, air ambulances, land ambulances and private motor vehicles.

Travel arrangements means:

- a. **Transportation**;
- b. Accommodations; and
- c. Other specified services arranged by the **travel supplier** or **you** or others for **your covered trip**.

Travel arranger means the agent or agency that is responsible for ordering and making financial exchange for **travel arrangements**.

Travel supplier means any entity involved in providing travel services or **travel arrangements**.

Traveling companion means person(s) booked to accompany **you** on **your covered trip**.

Trip means a period of travel at least miles from **your primary residence** for a period that does not exceed one hundred twenty (120) days. **Your** trip must have a defined **departure date** and **return date**.

Trip cost means dollar amount of *trip payments or deposits*, which are subject to *cancellation penalties*, paid by **you** prior **your covered trip departure date**. The **trip cost** is stated on **your** application. **Trip cost** will also include the cost of any additional *prepaid payments or deposits* paid by **you** for the same **covered trip**, after application for coverage under this plan provided **you** amend **your policy** limit to include the cost of the additional *travel arrangements* and pay any additional premium.

Unforeseen means not known, anticipated or reasonably expected, and occurring after the *effective date* of **your policy**.

Uninhabitable means:

- a. The building structure itself is unstable and there is a risk of collapse in whole or in part;
- b. There is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood;
- c. Immediate safety *hazards* have yet to be cleared, such as debris or downed electrical lines;
- d. The property is without electricity, gas, sewer service or water for twenty-four (24) hours or more; or
- e. Local government authorities have issued a mandatory evacuation.

Unqualified diver means a diver who is not certified by a recognized scuba diving authority such as the Professional Association of Diving Instructors.

Unused means **your** financial *loss* of any whole, partial or prorated *prepaid* non-refundable components of a **covered trip** that are not depleted or exhausted, including award travel expenses.

We, us or our means Spinnaker Insurance Company and its agents.

Winter activities means:

- a. Skiing or snowboarding of any kind;
- b. Glacier walking;
- c. Dog sled rides;
- d. Ice climbing;
- e. Ice curling;
- f. Ice diving;
- g. Ice hockey;
- h. Ice skating;
- i. Sledding;
- j. Speed skating;
- k. Tobogganing; or
- l. Any activity materially similar to those activities described herein.

You or your means all persons listed as *insureds* on the *schedule of benefits*.

SECTION II. GENERAL PROVISIONS

The following provisions apply to all coverages:

Entire Contract; Changes: This *policy, schedule of benefits*, application and any attachments are the entire contract of insurance. No agent may change it in any way. Only an officer of *our* company may approve a change. Any such change must be shown in this *policy* or its attachments.

Legal Action: No legal action for a claim or inequity can be brought against *us* until sixty (60) days after *we* receive Proof of Loss as required by this *policy*. No action may be brought against *us* after the expiration of three (3) years after the time written proof of loss is required to be furnished.

Payment of Premium: Coverage is not effective unless all premium due has been paid to *us* or *our* designated representative prior to a date of *loss* or insured occurrence.

Subrogation: When someone is responsible for *your loss*, *we* have the right to recover any payments *we* have made to *you* or someone else in relation to *your* claim, as permitted by law. In such case, *we* may require any person receiving payment from *us* to assign their rights to recover such payment, including signing and providing any documents reasonably required allowing *us* to do so. Everyone eligible to receive payment for a claim submitted to *us* must cooperate with this process and must refrain from doing anything that would adversely affect *our* rights to recover payment.

Termination of this policy: Termination of this *policy* will not affect a claim for *loss* if the *loss* occurred while this *policy* was in force.

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* payable under this *policy* there is other valid and collectible insurance or indemnity in place, *we* shall be liable only for the excess of the amount of *loss*, over the amount of such other insurance or indemnity.

Insurance With Other Insurers: If there is other valid coverage with another insurer that provides coverage for the same *loss*, *we* will pay only the proportion of the *loss* that *our* limit for that *loss* bears to the total limit of all insurance covering that *loss*, plus such portion of the premium paid that exceeds the pro-rata portion for the benefits so determined.

Concealment or Fraud: *We* do not provide coverage if *you* or someone acting on *your* behalf, has made false statements, intentionally concealed or misrepresented any material fact or circumstance relating to this *policy* or claim.

Acts of Agents: No agent or any person or entity has authority to accept service of the required proof of *loss* or demand arbitration on *our* behalf nor to alter, modify, or waive any of the provisions of this *policy*.

Physical Examinations and Autopsy: *We* have the right to have *you* medically examined as reasonably necessary to make a decision about *your* medical claim. If someone covered by *your policy* dies, *we* may also require an autopsy (except where prohibited by law). *We* will cover the cost of these medical examinations or autopsies.

Policy Changes: *You* or the *policy* purchaser may request changes to the *policy* by notifying *us*. *You* may request to change the *return date* at any time prior to *your* coverage End Date. All other changes to *your policy* must be requested prior to *your* original *departure date*. If the change results in an increase in premium, *you* must pay the amount due. If the requested change results in a premium decrease, we will refund the return premium to the *policy* purchaser. Requested changes will be effective with *our* acceptance and *your* payment of premium due.

Arbitration: *We* and one or more *insured(s)* with respect to the rights of such *insured(s)* under this *policy* shall be submitted to binding arbitration, which shall be the sole forum for the resolution of disputes under or in connection with this *policy*, upon the written request of any party. The Commercial Arbitration Rules of the American Arbitration Association shall apply, except with respect to the selection of arbitrators, the payment of arbitration fees and costs, the location and the entry of the arbitration award.

Selection of Arbitrators: One arbitrator shall be chosen by one side and another arbitrator by the other side, and a third arbitrator shall be chosen by the first two arbitrators before they enter into arbitration. All arbitrators shall be disinterested.

Payment of Arbitration Fees and Costs: Each side shall pay the fee of its chosen arbitrator and half the fee of the third arbitrator. The remaining costs of the arbitration, including legal fees and disbursements, shall be paid as the written decision of the arbitrators directs, with it being expressly understood that the intention is to favor reimbursement of such fees and expenses to *you* that has brought a meritorious dispute. The fees to be borne by a side consisting of more than one Party shall be divided equally among such Parties.

Location: Any arbitration hereunder shall take place in the state of residence, unless otherwise mutually agreed upon by the two sides.

Entry of Arbitration Award: Judgment upon an arbitration award hereunder may be entered in, and enforced by, any court of competent jurisdiction.

Transfer of Coverage: Coverage under this *policy* cannot be transferred by *you* to anyone else.

Assignment: *You* may not assign any of *your* rights, privileges or benefits under this *policy* without *our* prior consent.

Controlling Law: Any part of this *policy* that conflicts with the state law where this *policy* is issued is changed to meet the minimum requirements of that law.

Conformity with Montana Statutes: The provisions of this *policy* conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which *you* reside on or after the effective date of this *policy*.

You are responsible for meeting all requirements to travel, including obtaining required travel authorizations/documentation (for example, passports or visas), obtaining required immunizations (unless *you* are medically unable) and medical supplies/equipment (including verifying that *your* supplies/equipment meet *your travel supplier's* requirements), and anything else required for *you* to travel.

SECTION III. ELIGIBILITY AND PERIOD OF COVERAGE

ELIGIBILITY AND ENROLLMENT: *You* must apply for *your* own insurance plan and pay premium due. If a minor **dependent child** is traveling with *you*, *you* must complete an application for the **child** and pay premium due. If accepted by *us*, each applicant will become an **insured**.

You are only eligible for coverage if *we* accept *your* request for insurance. *your policy's* coverage **effective date** and coverage end date are indicated on *your confirmation*. The **policy** is effective on the day after *we* receive both the application and the full premium. If this **policy** was purchased by mail, the **policy** is effective the day after both the order and the full premium are postmarked. The order and full premium must be received before the **departure date**.

In order to be eligible for coverage, **losses** must occur while *your policy* is in effect.

Except for one-way and same-day return **trips**, the **departure date** and **return date** that *you* provided at time of purchase are counted as two separate days of travel when *we* calculate the duration of *your covered trip*.

Subject to payment of any premium due:

For Trip Cancellation: Coverage begins at 12:01 A.M. local time, at *your* location on the day after the required premium for such coverage is received by *us* or *our* Administrator as shown in the **schedule of benefits**. Coverage ends at the point and time of departure on *your scheduled departure date*.

For Trip Delay: Coverage is in force while en route to and from the **covered trip**.

Post-Departure Benefits

All other coverages will begin on the later of:

- a. 12:01 A.M. Standard Time on the **scheduled departure date** shown on the travel documents;
- b. The date and time *you* start *your covered trip*; or
- c. The date and time *you* resume *your covered trip*, if the Resumption of Trip benefit is utilized.

Rental Vehicle Damage coverage is effective when *you* sign the **rented vehicle agreement** and take possession of the **rented vehicle** provided the required cost has been paid on or before the date and time the **rented vehicle agreement** has been signed.

Rental property Damage coverage will take effect on the date and time *you* check in as a registered **guest** at the **rental property**, provided the required cost has been paid.

For all other coverages: Coverage begins at the point and time of departure on the **scheduled departure date**.

In the event the **scheduled departure date** and/or the **scheduled return date** are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the **travel supplier** nor *you* have control, *your* term of coverage shall be automatically adjusted in accordance with *your* or the **travel supplier's** notice to *us* of the delay or change.

WHEN YOUR COVERAGE ENDS

Pre-Departure Benefits

Trip Cancellation coverages end on the earlier of:

- a. The cancellation of **your covered trip**; or
- b. 11:59 P.M. on the day before the **scheduled departure date**.

Post-Departure Benefits

Rental Vehicle Damage coverage will end the earlier of:

- a. The vehicle's return to the rental agency; or
- b. 11:59 P.M. on the **rental return date**.

If **you** extend the **rented vehicle agreement**, **you** must also contact **us** or **our** designated representative on or before the **rental return date** to extend the Rental Vehicle Damage coverage and pay the additional cost due, otherwise this coverage will end on the original **rental return date**.

Rental property Damage coverage will end on the earlier of:

- a. The normal check-out time on **your** scheduled check-out date from the **rental property**; or
- b. The date and time **you** actually check out from the **rental property**.

All other coverages end on the earliest of:

- a. **Your** arrival at the **return destination**, even if this occurs earlier than the **scheduled return date**;
- b. The **scheduled return date**;
- c. **Your** arrival at the **destination** on a one-way **covered trip**; or
- d. The date listed as the **return date** by **you** on the application.

Extension of Coverage – Baggage coverage: Baggage coverage is extended if **your baggage** is in the charge of a **common carrier** and delivery is delayed. This extension will terminate when the **common carrier** delivers the property to **you**, or when the **common carrier** documents the property as lost. This extension does not apply to the Baggage Delay benefits.

Coverage Effective and Termination Dates:

The Trip Cancellation benefit is effective on the Start Date of the plan term. This benefit will end when the plan term ends, or when the benefit is fully exhausted, whichever is earlier. In the event that a **covered trip** is scheduled to begin after the plan term ends, Trip Cancellation benefits for that **covered trip** will apply until the end of the plan term.

Rental Vehicle Damage coverage takes effect when **you** take possession of the **rented vehicle**, and will end on the earliest of:

- a. When **you** return the **rented vehicle** to the rental agency; or
- b. When the benefit is fully exhausted; or
- c. 11:59 P.M. local time on the eighth (8th) day of a **covered trip**; or
- d. 11:59 P.M. Standard Time on the last day of the coverage term.

All other benefits are effective on the date and time **you** begin each **covered trip** during the plan term; or, if **you** are already on the **covered trip**, benefits for that **covered trip** will begin on the Start Date. Benefits end on the earliest of:

- a. The date and time **you** arrive at the **return destination** (or the **destination** for one-way travel); or
- b. 11:59 P.M. local time on the eighth (8th) day of travel if any individual **covered trip** is greater than eight (8) days in length; or
- c. The date the last benefit is fully exhausted; or
- d. The end of the plan term.

If **your covered trip** length is greater than eight (8) days, **you** must contact **us** or **our** designated representative to upgrade coverage and pay any additional cost. This will increase the maximum **covered trip** duration to the amount shown in the **schedule of benefits**. If **you** fail to do this, benefits will only apply to the first eight (8) days of the **covered trip**.

SECTION IV. COVERAGES

TRIP CANCELLATION

We will pay **you** up to the maximum amount shown in the *schedule of benefits* for *loss(es)* incurred by **you** or **your traveling companion** for a *covered trip* cancelled up to the date and time of departure due to any of the following *unforeseen* events:

Health and Family

- a. Any *injury*, death or *sickness*:
 1. Occurring to **you**, **your traveling companion**, a *family member* traveling with **you** or *service animal* that is so disabling as to cause a reasonable person to cancel their *covered trip*, or which results in medically imposed restrictions as certified by a *physician* at the time of *loss* preventing **your** continued use of the *covered trip*;
 2. Occurring to a *family member* not traveling with **you** that is considered life-threatening, as certified by a *physician* or they require **your** immediate care. Such disability must be so disabling as to reasonably cause a *covered trip* to be canceled and must be certified by a *physician*; or
 3. Occurring to **your business partner** that is so disabling as to cause a reasonable person to cancel their *covered trip* to assume daily management of the business. Such disability must be certified by a *physician*.

Transportation and Accommodation

- a. **You** and/or **your traveling companion** are directly involved in a traffic *accident*, while en route to **your destination**. Traffic *accident* must be substantiated by a police report;
- b. Mechanical/Equipment failure of a *common carrier* that occurs on or within one (1) day of a *covered trip scheduled departure date* and causes complete cessation of **your** travel for at least twenty-four (24) consecutive hours; or
- c. *Strike* causing cancellation or delay of **your** pre-arranged travel services for at least twenty-four (24) consecutive hours that causes complete cessation of services of **your common carrier** for at least forty-eight (48) consecutive hours.

Weather

- a. *Inclement weather*, if **you** are prevented from reaching **your destination**; or
- b. **Your** or **your traveling companion's primary residence** being made *uninhabitable* or inaccessible by *natural disaster*, flood, tsunami, hurricane, tornado, earthquake, mudslide, avalanche, landslide, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes; vandalism, or burglary. Coverage for a hurricane applies only if insurance was purchased prior to the storm being upgraded to a hurricane.

Personal Safety and Security

- a. A politically motivated *terrorist incident* occurs within a fifty (50) mile radius of the territorial *city* limits of the *city* to be visited as shown in **your** itinerary within thirty (30) days of **your** departure;
- b. **You** and/or **your traveling companion** being hijacked, *quarantined*, required to serve on a jury, subpoenaed, or required to appear as a witness in a legal action, provided **you** or **your traveling companion** are not a party to the legal action or appearing as a law enforcement officer;
- c. Theft of passports, travel documents, or visas specifically required for **your covered trip** within fourteen (14) days of the *scheduled departure date*. The theft must be substantiated by a police report; or

- d. Cancellation of a **covered trip** as a result of: riot, or **civil disorder** for at least twenty-four (24) consecutive hours preventing **you** from reaching **your destination**.

Work/Military/School

- a. **You** or **your traveling companion** (or parent or legal guardian if the **insured** is a **child**) has an involuntary employer-initiated permanent transfer within the same organization of two hundred fifty (250) or more miles which requires **your primary residence** to be relocated provided that **you** have been an active employee with the same employer for at least two (2) continuous years. Notification of the transfer must occur after the **effective date** and the transfer must occur within thirty (30) days of the **scheduled departure date**;
- b. **You** or **your traveling companion** (or parent or legal guardian if the **insured** is a **child**) are involuntarily terminated or laid off through no fault of **your** own more than thirty (30) days after **your effective date**, provided that **you** have been an active employee with the same employer for at least two (2) continuous years. Termination must occur following the **effective date**. This provision is not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;
- c. **You** or **your traveling companion** are employed as a full time teacher or other full time employee, a student or parent of a student at a primary or secondary school and are required to complete an extended school year that falls on or beyond the **scheduled departure date**. School extensions due to extra-curricular or athletic events are not covered;
- d. **Your** business operations are interrupted by fire, flood, burglary, vandalism, product recall, **bankruptcy**, **natural disaster**, or **financial default**; or
- e. **You** or **your traveling companion** or **immediate family member** are called to **active military duty** to provide aid or relief in the event of a **natural disaster**, or military leave is revoked or reassigned within thirty (30) days of the **scheduled departure date**, except because of war, the War Powers Act, or disciplinary action. The military leave for the dates of travel must have been approved prior to the **effective date**.

Trip Cancellation Exclusions:

In addition to the General Limitations and Exclusions, the following exclusions apply to the Trip Cancellation Benefit. No benefits will be paid for any **loss** for, caused by, or resulting from:

- a. **Travel arrangements** canceled by an airline, charter, **cruise** line, or tour operator, except as provided elsewhere in the plan;
- b. Changes in plans by **you**, a **family member**, or **your traveling companion**, unless Cancel For Any Reason coverage was purchased;
- c. Financial circumstances of **you**, a **family member**, or **your traveling companion**;
- d. Any business or contractual obligations of **you**, a **family member**, or **your traveling companion**, for any reason;
- e. Any government regulation or prohibition;
- f. An event which occurs prior to **your** coverage **effective date**;
- g. Failure of any tour operator, **common carrier**, person or agency to provide the bargained-for **travel arrangements** or to refund money due **you**;
- h. **Financial default**; and
- i. Traveling for the purpose of securing medical treatment.

TRIP INTERRUPTION

We will pay you up to the maximum amount shown in the *schedule of benefits* for *loss(es)* incurred by **you** or **your traveling companion** for a *covered trip* interrupted after the date and time of departure due to any of the following *unforeseen* events:

Health and Family

- a. Any injury, death or sickness:
 1. Occurring to **you**, **your traveling companion**, a *family member* or *service animal* traveling with **you**, that is so disabling as to cause a reasonable person to interrupt their *covered trip* or which results in medically imposed restrictions as certified by a *physician* at the time of *loss* preventing **your** continued participation in the *covered trip*;
 2. Occurring to a *family member* not traveling with **you** that is considered life-threatening, as certified by a *physician* or they require **your** immediate care. Such disability must be so disabling as to reasonably cause a *covered trip* to be interrupted and must be certified by a *physician*; or
 3. Occurring to a *business partner* that is so disabling as to cause a reasonable person to interrupt their *covered trip* to assume daily management of the business. Such disability must be certified by a *physician*.

Transportation and Accommodation

- a. **You** or **your traveling companion** are delayed due to a traffic *accident* while en route to **your destination**. The traffic *accident* must be substantiated by a police report;
- b. *Strike* causing interruption or delay of **your** pre-arranged travel services for at least twenty-four (24) consecutive hours; that causes complete cessation of services of **your common carrier** for at least forty-eight (48) consecutive hours; or
- c. Mechanical/Equipment failure of a *common carrier* which results in an interruption or delay during **your covered trip** for at least forty-eight (48) consecutive hours.

Weather

- a. A named hurricane making **your primary residence uninhabitable** or making the **destination inaccessible** or *uninhabitable*. Coverage for a hurricane applies only if insurance was purchased prior to the tropical storm first being upgraded to a hurricane. **We** will only pay the benefits for *losses* occurring within thirty (30) days after the named hurricane makes **your destination uninhabitable** or *inaccessible*.

Personal Safety and Security

- a. **You** and/or **your traveling companion** being hijacked, *quarantined* in the location where **you** are traveling, required to serve on a jury, subpoenaed, or required to appear as a witness in a legal action, provided **you** or **your traveling companion** is not a party to the legal action or appearing as a law enforcement officer;
- b. Theft of passports, travel documents, or visas specifically required for **your covered trip** within fourteen (14) days of the *return date*. The theft must be substantiated by a police report;
- c. A politically motivated terrorist incident occurs within a fifty (50) mile radius of the territorial city limits of the city to be visited as shown on **your** itinerary; or
- d. Interruption of a *covered trip* as a result of: riot, or *civil disorder* for at least twenty-four (24) consecutive hours.

Military

- a. **You, your traveling companion or immediate family member** are called to **active military duty** to provide aid or relief in the event of a **natural disaster**, or military leave is revoked or reassigned within thirty (30) days of the **scheduled departure date**, except because of war, the War Powers Act, or disciplinary action. The military leave for the dates of travel must have been approved prior to the **effective date**.

We will pay a benefit to reimburse you for any of the expenses listed below, up to the maximum limit shown in the **schedule of benefits**, for **covered trips** that are interrupted due to any of the **unforeseen** events listed above:

- a. **Prepaid**, nonrefundable **trip costs** for **unused travel arrangements**; and
- b. The average room rental rate at the **destination** resort, less any used portion, on a pro-rated basis; and
- c. Additional **transportation** expenses incurred by **you** (not to exceed the same class as **your** original ticket or the cost of economy airfare, less any refunds paid or payable) for travel by the most direct route to:
 1. The **return destination**; or
 2. **Your destination**, or to a place where **you** can continue **your covered trip**.

Trip Interruption Exclusions:

In addition to the General Limitations and Exclusions, the following exclusions apply to the Trip Interruption Benefit. No benefits will be paid for any **loss** for, caused by, or resulting from:

- a. **Travel arrangements** canceled by an airline, charter, **cruise** line, or tour operator, except as provided elsewhere in the plan;
- b. Changes in plans by **you**, a **family member**, or **your traveling companion**, for any reason;
- c. Financial circumstances of **you**, a **family member**, or **your traveling companion**;
- d. Any business or contractual obligations of **you**, a **family member**, or **your traveling companion**, for any reason;
- e. Any government regulation or prohibition;
- f. An event which occurs prior to **your** coverage **effective date**;
- g. Failure of any tour operator, **common carrier**, person or agency to provide the bargained-for **travel arrangements** or to refund money due **you**;
- h. **Financial default**; and
- i. Traveling for the purpose of securing medical treatment.

SINGLE OCCUPANCY

We will reimburse **you**, up to the Trip Cancellation or Trip Interruption maximum amount shown in the **schedule of benefits**, for the additional cost incurred during the **covered trip** as a result of a change in the per person occupancy rate for **prepaid**, non-refundable **travel arrangements** if a person booked to share accommodations with **you** has his/her trip canceled, or interrupted due to any of the **unforeseen** events shown in the Trip Cancellation and Trip Interruption section and **you** do not cancel.

TRIP DELAY

We will reimburse **you** per **insured**, per **covered trip**, up to the maximum amount shown in the **schedule of benefits** if **your covered trip** is delayed at least twelve (12) consecutive hours from the scheduled departure time and prevents **you** from reaching **your** intended **destination**. The Trip Delay benefit will cover **reasonable additional expenses** as a result of a cancellation or delay to **your covered trip** for one of the following **unforeseen** events:

- a. **You** are involved in or delayed due to a traffic **accident** while en route to a departure. Traffic **accident** must be substantiated by a police report;
- b. **Common carrier** delay;
- c. **You** or **your traveling companion** have lost or had stolen, **your** passports, travel documents, or money;
- d. **You** or **your traveling companion** are **quarantined** (except as the result of an **epidemic** or **pandemic**);
- e. **Strike**;
- f. **Inclement weather** which prohibits **your common carrier's** departure;
- g. **Natural disaster** at the point of departure or **destination**;
- h. **You** or **your traveling companion's injury, sickness** or death of **your traveling companion**;
- i. Breakdown of **your owned or rented vehicle** en route to a departure when the rental is part of the **covered trip**;
- j. **Your** flight being cancelled or delayed because the airport from which the flight is scheduled to depart is temporarily closed due to a documented security breach or threat;
- k. **Civil disorder**;
- l. Hijacking; or
- m. Reasons listed under Trip Cancellation and Interruption.

Reasonable additional expenses, which were not paid or provided for by any other source, incurred must be accompanied by receipts.

MISSED CONNECTION

We will reimburse **you**, up to the maximum amount shown in the **schedule of benefits** if, while on a **covered trip**, **you** miss a **trip** departure resulting from delay of at least three (3) consecutive hours of **your** scheduled airline flights due to **inclement weather** or **common carrier** caused delay, for:

- a. Additional transportation expenses incurred by **you** to join the departed **trip**;
- b. Reasonable accommodation and meal expenses incurred, which were not paid or provided for by any other source, up to the per day amount shown in the **schedule of benefits**; and
- c. **Prepaid**, non-refundable **trip** payments for the **unused** portion of the **trip**.

The **common carrier** must certify the delay of the regularly scheduled airline flight. Coverage is secondary if reimbursable by any other source.

These benefits will not duplicate any other benefit payments payable under this **policy** or any coverage attached to this **policy**.

SECURITY EVACUATION

We will reimburse **you**, up to the maximum amount shown in the *schedule of benefits*, for **security evacuation** covered expenses incurred by **you** if, while on a **covered trip**, **you** require a **security evacuation** due to any of the following **unforeseen** occurrences:

- a. An **advisory** is issued due to political or military events involving the **destination** country. For this occurrence only, General Limitation and Exclusion b. does not apply; or
- b. A **natural disaster** results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the **destination** country, and the area is deemed to be **uninhabitable** or dangerous; or
- c. **You** experience a **verified physical assault**, or a **verified threat of physical assault** from a third party; or
- d. **You** are expelled from **your destination** country, or are declared a persona non-grata on the written authority of the recognized government at the **destination**.

The determination that **you** require a **security evacuation**, and all such arrangements, must be made by **us** or **our** authorized representative.

Security evacuation covered expenses are any of the following expenses, up to the maximum limit shown in the *schedule of benefits*:

- a. **Transportation** to the **nearest place of safety** via the most efficient available method of conveyance. In all cases, where practical, **economy fare** will be utilized. If possible, **your common carrier** tickets will be used; and
- b. Food, lodging, and (if necessary) physical protection for **you** during the transport to the **nearest place of safety**.

Security evacuation covered expenses are payable only once per **covered trip**.

Security evacuation covered expenses will also be available within fourteen (14) days of the initial **security evacuation**, to transport **you** to **your** choice of one of these locations:

- a. The original **destination** if return is safe and permitted (as determined by **us** or **our** authorized representative);
- b. **Your return destination**; or
- c. An alternate **destination** mutually agreed to by **you** and **us** or **our** authorized representative. **Transportation** costs to the alternate **destination** must be less than or equal to the cost to evacuate **you** to **your home country** or **place of permanent residence**.

We or **our** authorized representative must make all arrangements and must authorize all expenses in advance of any benefits being payable. Neither **we** nor **our** authorized representative are responsible for the availability of **transportation** services. Where a **security evacuation** becomes impractical because of hostile or dangerous conditions, **we** or **our** authorized representative will endeavor to maintain contact with **you** until a **security evacuation** becomes viable.

Advance Payment

We will pay covered expenses directly to the service provider if **you** require a **security evacuation** while on a **covered trip**, and the provider requires payment prior to service. This amount will be deducted from the benefit limit shown in the **schedule of benefits**. **You** agree to reimburse this payment to **us** if:

- a. **You** do not complete the claims process as outlined in the Claims Procedures and Payment section; or
- b. It is determined that **your security evacuation** claim is not covered.

We will provide advance payment when required and requested by **you**. However:

- a. **We** reserve the right to deny a request for advance payment if **we** confirm that **your** claim is not covered under the **policy**; and
- b. An advance payment made by **us** is not a guarantee of claim approval.

Security Evacuation Exclusions:

In addition to the General Limitations and Exclusions, the following exclusions apply to the **Security Evacuation** Benefit. No benefits will be paid for any **loss** for, caused by, or resulting from:

- a. Any charges, fees or expenses that are payable under any other provision of this **policy**;
- b. Any charges, fees or expenses arising from an occurrence that takes place in an excluded country;
- c. Repatriation of remains expenses;
- d. Medical services;
- e. **Your** failure to maintain and possess any required travel documents and visas, or failure to have such documents duly authorized;
- f. Common, endemic, **epidemic** or global **pandemic** diseases as defined by the World Health Organization; or
- g. Military or political issues, if the **security evacuation** request is made more than fourteen (14) days after the **advisory** was issued.

For purposes of this coverage, the following definitions are added:

Verified physical assault means **your injury** directly resulting from an unprovoked malicious assault by another person, confirmed by documentation or physical evidence.

Verified threat of physical assault means any threat made either directly or indirectly to kill, injure, or abduct **you** or **your traveling companion**, confirmed by documentation or physical evidence.

BAGGAGE AND PERSONAL EFFECTS

We will pay **you** the lesser of:

- a. The **actual cash value** as determined by **us**; or
- b. The cost of replacement, up to the maximum limit shown in the **schedule of benefits**, and subject to the special limitations shown below, for **loss**, theft or damage to **your baggage, personal effects** and **sporting equipment** during **your covered trip**.

We will also pay for fees incurred to ship **your baggage, personal effects** and **sporting equipment** to **your** location if the lost items are recovered. Benefits are payable only after satisfaction of the **deductible** shown in the **schedule of benefits**.

Special Limitations:

We will reimburse **you** up to:

- a. Three hundred dollars (\$300) per item.

Items over one hundred fifty dollars (\$150) must be accompanied by original receipts. If receipts are not provided, the maximum amount payable will be one hundred fifty dollars (\$150).

In the event of a **loss** to a pair or set of items, **we** will pay the lesser of:

- a. The cost to repair or purchase the individual item(s) needed to complete the set or pair; or
- b. The original purchase price of the set or pair.

In the event of a **loss** of **your** prescription medication, **we** will reimburse **you** only for the cost to replace the amount of prescriptions drugs that were lost, stolen, or damaged. The prescribing **physician** must authorize the replacement and it must be legally permissible to replace the prescription at **your** location.

Baggage and Personal Effects maximum limit shown in the **schedule of benefits** also includes:

- a. **Losses** due to unauthorized use of **your** credit cards if they are lost or stolen during the **covered trip**. However, this benefit will not apply if **you** have failed to comply with all requirements imposed by the issuing credit card companies; and
- b. The cost to replace **your** passport or visa if it is lost, stolen or damaged during the **covered trip**. The **loss**, theft or damage must be documented by a police report.

Baggage and Personal Effects Exclusions:

In addition to the General Limitations and Exclusions, the following exclusions apply to the Baggage and Personal Effects benefit. No benefits will be paid for:

- a. Loss of, or damage to, motor vehicles;
- b. Loss of, or damage to, artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids;
- c. Loss of, or damage to, keys, notes, securities, accounts, deeds, food stamps, bills, or other evidences of debt, money, stamps, stocks and bonds, postal or money orders, and tickets;
- d. Loss of, or damage to, property shipped as freight, or shipped prior to the **departure date**;
- e. Loss of, or damage to, contraband;
- f. Loss of, or damage to, items seized by any government official or customs official;
- g. Damage caused by any process of repair;
- h. **Loss** resulting from defective materials or craftsmanship;
- i. Damage caused by radioactive contamination;

- j. **Loss** resulting from mysterious disappearance;
- k. **Loss** resulting from normal wear and tear or deterioration; or
- l. Any **loss** that occurs on a **covered trip** with a **destination** less than one hundred (100) miles from **your primary residence**, or on a **covered trip** that is not overnight in length.

Baggage Proof of Loss

You must provide **us** or **our** designated representative with the following:

- a. An **accident**, police, or incident report providing details of the incident;
- b. Receipts for all items being claimed;
- c. A copy of a repair invoice or estimate, if the claim is for damaged **baggage**; and
- d. Documentation showing any received or expected settlements, refunds or credits for this **loss** from any other party.

BAGGAGE DELAY

We will reimburse **you**, up to the maximum amount shown in the *schedule of benefits*, for the purchase of *personal effects* and rental or purchase of *sportsman's equipment*, if *your baggage* or *sportsman's equipment* is delayed or misdirected by the *common carrier* for more than twenty-four (24) hours while on *your covered trip*.

Incurring expenses must be accompanied by receipts.

This benefit does not apply if *baggage* is delayed after **you** have reached *your return destination*.

Baggage Delay Proof of Loss

You must provide **us** or **our** designated representative with the following:

- a. An incident report filed with the *common carrier* confirming the delay;
- b. Receipts for the expenses being claimed. If receipts are unavailable, other sufficient documentation such as a credit card statement; and
- c. Documentation showing any received or expected settlements, refunds or credits for this *loss* from any other party.
- d. **You** must provide documentation of the delay or misdirection of *baggage* by the *common carrier*.

TRAVEL MEDICAL EXPENSE

We will pay a benefit to reimburse **you** for the reasonable charges, up to the maximum limit shown in the **schedule of benefits** (and after satisfaction of the **deductible**) if **you** suffer an **injury** or **sickness** during the **covered trip** that requires treatment by a **physician**. The **injury** must occur or the **sickness** must first begin while on a **covered trip**. The initial documented treatment must be given by a **physician** during the **covered trip**. The expenses must be certified as necessary by the attending **physician**.

Travel Medical Covered Expenses:

We will pay a benefit to reimburse **you** the necessary expenses incurred for:

- a. Services of a **physician** or nurse, and related tests or treatment;
- b. **Hospital** charges or ambulatory medical-surgical center services (this may also include expenses for a **cruise** ship cabin or **hotel** room, not already included in the cost of **your covered trip**, if recommended as a substitute for a **hospital** room for recovery from an **injury** or **sickness**;
- c. Prescription medication to treat the **injury** or **sickness**;
- d. Charges for anesthesia (including administration), x-ray examinations or treatments, and laboratory tests;
- e. Local ambulance services to and from a **hospital**;
- f. **Hospital** room and board subject to the daily limit shown in the **schedule of benefits**;
- g. Artificial limbs, artificial eyes, artificial teeth, or other prosthetic devices; and
- h. The cost of emergency dental treatment for accidental **injury** to sound natural teeth that occurs during a **covered trip** limited to the Maximum Limit shown in the **schedule of benefits**.

Coverage for emergency dental treatment does not apply if treatment or expenses are incurred after **you** have reached **your return destination**, regardless of the reason. The treatment must be given by a **physician** or dentist.

We will pay a benefit to reimburse **you** for these expenses for all treatment related to the initial **injury** or **sickness** for thirty (30) days from the date of the first treatment during the **covered trip**, or until the **return date**, whichever is later. Otherwise, **we** will not pay for any expenses incurred after the Coverage Termination Date as shown in the Effective and Termination Dates section of this **policy**, regardless of the reason.

We will not pay benefits in excess of the reasonable charges. **We** will not cover any expenses incurred by another party at no cost to **you** or already included within the cost of the **covered trip**.

Advance Payment: If **you** require admission to a **hospital** during a **covered trip** for an **injury** or **sickness**, **we** or **our** designated representative will arrange advance payment, if required by the **hospital**, directly to the **hospital**. **Hospital** confinement must be certified as necessary by the onsite attending **physician**.

This amount will be deducted from the Travel Medical Expense benefit limit shown in the **schedule of benefits**. **You** agree to reimburse this payment to **us** if:

- a. **You** do not complete the claims process as outlined in the Payment of Claims section; or
- b. It is determined that **your** Travel Medical Expense claim is not covered.

We will provide advance payment when required and requested by **you**. However:

- a. **We** reserve the right to deny a request for advance payment if **we** confirm that **your** claim is not covered under the **policy**; and
- b. An advance payment made by **us** is not a guarantee of claim approval.

Benefits for Advance Payment will not duplicate any other benefits payable under the **policy**.

Travel Medical Expense Exclusions:

In addition to the General Limitations and Exclusions, the following exclusions apply to the Travel Medical Expense Benefit. No benefits will be paid for any **loss** for, caused by, or resulting from:

- a. Any service provided by **you**, a **family member**, or **your traveling companion**;
- b. Alcohol or substance abuse or treatment for the same;
- c. **Experimental or investigative** treatment or procedures;
- d. Care or treatment which, as determined by the attending **physician**, is not necessary, except for related reconstructive surgery resulting from trauma, infection or disease; or
- e. Physical therapy or occupational therapy.

EMERGENCY EVACUATION AND REPATRIATION OF REMAINS

We will reimburse **you**, up to the maximum amount shown in the **schedule of benefits**, for covered emergency evacuation expenses incurred due to **your injury or sickness** that occurs while on a **covered trip**.

Covered **emergency medical evacuation** expenses are the reasonable charges for **medical transportation** as determined by **your physician**, related medical services, and medical supplies required by the standard regulations of the conveyance transporting **you** incurred during **your emergency medical evacuation**. The **medical transportation** must be:

- a. Ordered by the onsite attending **physician**, who must certify that the severity of **your injury** or **sickness** warrants the **emergency medical evacuation**;
- b. Authorized in advance by **us** or **our** designated representative. In the event **your injury** or **sickness** prevents prior authorization of the **emergency medical evacuation**, **we** or **our** designated representative must be notified as soon as reasonably possible; and
- c. By the most direct and economical route possible.

We will also pay a benefit for reasonable charges incurred for an **escort's** or contracted **attendant's** services, and the **escort's** or **attendant's** transportation and accommodations, if an attending **physician** recommends that an **escort** or **attendant** accompany **you**. This coverage is inclusive of the maximum limit of the Emergency Evacuation benefit.

Transportation will be provided:

- a. From the place where **your injury** or **sickness** occurs to the nearest adequate licensed medical facility where appropriate medical treatment can be obtained;
- b. From a local medical facility to the nearest adequate licensed medical facility to obtain appropriate medical treatment if the onsite attending **physician** certifies that additional **medically necessary** treatment as determined by **your physician** is needed but not locally available, and **you** are medically able to travel;
- c. To **your primary residence**, or an adequate licensed medical facility nearest **your primary residence**; and
- d. To obtain further medical treatment or to recover after being treated at a local licensed medical facility, if the onsite attending **physician** determines that **you** are medically able to be transported and that the **medical transportation** is **medically appropriate**.

Special Limitation: In the event **we** or **our** authorized representative could not be contacted to arrange for Covered Emergency Evacuation Expenses, benefits are limited to the amount **we** would have paid had **we** or **our** authorized representative been contacted.

REPATRIATION OF REMAINS COVERAGE

We will reimburse **you** for Repatriation Covered Expenses up to the maximum amount shown in the **schedule of benefits** to return **your** remains if **you** die while on the **covered trip**.

Repatriation Covered Expenses are limited to the reasonable charges for the expenses listed below. **We** or **our** authorized representative must make all arrangements and authorize all expenses in advance.

Repatriation Covered Expenses include the reasonable charges for:

- a. Embalming or cremation;
- b. Associated temporary storage costs for up to fifteen (15) days, or until local authorities will permit further transportation of the body, whichever is later;
- c. The most economical coffins or receptacles adequate for transportation of the remains; and
- d. Transportation of the remains, by the most direct and economical conveyance and route possible, to:
 1. The nearest location where the body can be embalmed or cremated, if not locally available; or
 2. The receiving funeral home or morgue, the **return destination**, or a different place of burial within **your** country of residence; and
- e. The cost for creation and transmission of necessary documentation to transport the body, such as a death certificate, autopsy or police report, up to five (5) copies per document.

Special Limitation:

In the event **we** or **our** authorized representative could not be contacted to arrange for Repatriation Covered Expenses, benefits are limited to the amount **we** would have paid had **we** or **our** authorized representative been contacted.

Advance Payment

We will pay a benefit, up to the maximum limit shown in the **schedule of benefits**, directly to the provider if, while on a **covered trip**, **you** suffer an **injury** or **sickness** which requires an **emergency medical evacuation** or repatriation of remains, and payment is required prior to **medical transportation** or repatriation. This amount will be deducted from the Emergency Evacuation and Repatriation of Remains benefit limit, shown in the **schedule of benefits**. **You** agree to reimburse this payment to **us** if: (a) **you** do not file a claim for the expenses incurred as outlined in the Payment of Claims section; or (b) it is determined that **your emergency medical evacuation** or repatriation of remains claim is not covered.

We will provide advance payment when required and requested by **you**. However:

- a. **We** reserve the right to deny a request for advance payment, if **we** confirm that **your** claim is not covered under the **policy**; and
- b. An advance payment made by **us** is not a guarantee of claim approval.

Emergency Evacuation and Repatriation of Remains Exclusions:

In addition to the General Limitations and Exclusions, the following exclusions apply to the Emergency Evacuation and Repatriation of Remains Benefit. No benefits will be paid for any loss for, caused by, or resulting from:

- a. **Medical transportation** taken against the advice of the attending **physician**;
- b. Intentionally self-inflicted **injury**, suicide, or attempted suicide by **you**;
- c. **You** or the **traveling companion** are traveling for the purpose of securing medical treatment;
- d. **Your** participation in **dangerous activities**, except as a spectator; or

For purposes of this coverage, the following definition is added:

Medically appropriate means an adequate and acceptable course of treatment or **medical transportation** in the opinion of the onsite attending **physician**.

CANCEL FOR ANY REASON

Coverage is provided for this benefit if purchased prior to **final trip payment**. **You** must cover the entire cost of **your covered trip** to be eligible for this benefit.

If **you** are prevented from taking the **covered trip** for any reason not otherwise covered by this **policy**, **we** will reimburse **you** or **your** designated representative for seventy-five percent (75%) of the **prepaid**, forfeited, non-refundable **payments or deposits** for the **covered trip** arrangement(s) up to the maximum amount shown in the **schedule of benefits**, provided the following conditions are met:

- a. This insurance coverage is purchased for the full cost of all non-refundable **prepaid covered trip** arrangements that are subject to **cancellation penalties** and/or restrictions; and
- b. **You** or **your** designated representative cancels the **covered trip** no less than forty-eight (48) hours prior to the **scheduled departure date**.

This coverage will be terminated and no benefits will be paid if the full costs of all **prepaid**, non-refundable **covered trip** arrangements are not insured. Any premium paid for this coverage will be refunded.

Single Occupancy: **We** will pay **you**, up to the maximum shown on the **schedule of benefits**, for the additional cost incurred during the **covered 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 **you** has his or her **covered trip** delayed, canceled, or interrupted for a covered reason and **you** do not cancel **your covered trip**.

SECTION V. CLAIMS PROCEDURES AND PAYMENT

All benefits will be paid in United States Dollars.

The following provisions will apply to all benefits except Baggage/*personal effects* and Baggage Delay.

Payment of Claims: When Paid: Payable claims will be paid as soon as **we** or **our** designated representative receive and verify the completeness of all required documentation of the **loss**.

Payment of Claims: to Whom Paid: Benefits are payable to the **insured** who purchased this **policy**. Any benefits payable due to **your** death will be paid to the survivors of the first surviving class of those that follow:

- a. The beneficiary named by **you** and on file with **we** or **our** designated representative; if none is available, then
- b. To **your spouse**, if living. If no living **spouse**, then
- c. To **your** estate.

Payment of Claims: to Whom Paid: Benefits for loss of life will be payable in accordance with the beneficiary designation effective at the time of payment. If no such designation is then effective, such indemnity will be payable to **your** estate. Any other accrued indemnities unpaid at **your** death may, at **our** option, be paid either to **your** beneficiary or to **your** estate. All other benefits will be payable to **you**.

Notice of Claim: **You** or someone acting on your behalf must contact **our** administrator listed on **your policy** or **our** authorized insurance producer, within six (6) months, or as soon as reasonably possible. **You** should be prepared to describe details regarding the **loss** and **your covered trip**. **Our** administrator or authorized insurance producer will provide a claim form to **you** for completion and signature.

Claim Forms: **We** will send the claimant Proof of Loss forms within fifteen (15) days after **we** receive notice. If the claimant does not receive the Proof of Loss forms within fifteen (15) days after submitting notice, he or she can send **us** a detailed written report of the claim and the extension of the **loss**. **We** will accept this report as Proof of Loss if sent within the time fixed below for filing Proof of Loss.

Proof of Loss: The claim forms must be sent back to **us** or **our** designated representative no more than ninety (90) days after a covered **loss** occurs or ends, or as soon after that as is reasonably possible. Failure to furnish such proof within such time will not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof during that time. All claims under this **policy** must be submitted to **us** or **our** designated representative no later than one year after the date of **loss** or as soon as reasonably possible. All claims require **you** to provide **us** or **our** designated representative with the following:

- a. The benefit-specific documentation shown below; and
- b. A **covered trip** invoice, itinerary or **confirmation** showing details of the **covered trip** (dates of travel, **destination**, etc.); and
- c. Any other information reasonably required to prove the **loss**.

Other Insurance with Us: **You** may be covered under only one (1) travel **policy** with **us** for each **covered trip**. If **you** are covered under more than one (1) such **policy**, **you** may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. **We** will refund the premiums paid for the duplicate coverage, less claims paid, and the duplicate coverage will be cancelled.

The following provisions apply to Baggage/*personal effects* and Baggage Delay coverages:

Notice of Loss: If *your* covered property is lost, stolen or damaged, *you* must:

- a. Notify *us*, or *our* Administrator as soon as possible;
- b. Take immediate steps to protect, save and/or recover the covered property;
- c. Give immediate notice to the *common carrier* or bailee who is or may be liable for the *loss* or damage; and
- d. Notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

Claim Forms: *We* will send the claimant Proof of Loss forms within fifteen (15) days after *we* receive notice. If the claimant does not receive the Proof of Loss forms within fifteen (15) days after submitting notice, he or she can send *us* a detailed written report of the claim and the extension of the *loss*. *We* will accept this report as Proof of Loss if sent within the time fixed below for filing Proof of Loss.

Proof of Loss: The claim forms must be sent back to *us* or *our* designated representative no more than ninety (90) days after a covered *loss* occurs or ends, or as soon after that as is reasonably possible. Failure to furnish such proof within such time will not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof during that time. All claims under this *policy* must be submitted to *us* or *our* designated representative no later than one year after the date of *loss* or as soon as reasonably possible. All claims require *you* to provide *us* or *our* designated representative with the following:

- a. The benefit-specific documentation shown below; and
- b. A *covered trip* invoice, itinerary or *confirmation* showing details of the *covered trip* (dates of travel, *destination*, etc.); and
- c. Any other information reasonably required to prove the *loss*.

Settlement of Loss: Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to *us* and *we* have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. *You* must present acceptable proof of *loss* and the value involved to *us*.

Resolving Disputes: If *you* disagree with *our* decision about a claim, *you* can request to go to arbitration.

Benefit to Bailee: This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS

In addition to any applicable benefit-specific exclusions, the following exclusions apply to all **losses** and all benefits. Unless otherwise shown below, these exclusions apply to **you, your traveling companion, family member, host at destination, business partner, pet and service animal**. This **policy** does not cover any **loss** for, caused by or resulting from:

- a. Intentionally self-inflicted **injury**, suicide, or attempted suicide of **you**, or **your family member, traveling companion or business partner** while sane or insane;
- b. War (whether declared or not) or act of war, participation in a **civil disorder**, riot, insurrection or unrest (unless specifically covered herein);
- c. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
- d. A mental or nervous health disorder, as recognized by the American Psychiatric Association, including but not limited to Alzheimer’s disease, anxiety, dementia, depression, neurosis, psychosis, or any related physical symptoms. This exclusion applies only to Trip Cancellation Coverage, and Trip Interruption Coverage, and Travel Medical/Emergency Dental Coverage;
- e. Being under the influence of drugs or narcotics, unless administered upon the advice of a **physician** as prescribed; or
- f. Being convicted of a crime while under the influence of drugs or narcotics, unless administered upon the advice of a **physician** as prescribed;
- g. Intoxication above the legal limit at **your** location at the time of **loss**; or
- h. Commission or the attempt to commit a criminal act by **you, your traveling companion, or your family member**, whether insured or not;
- i. Conviction by a court of law of a criminal act by **you, your traveling companion, or your family member**, whether insured or not;
- j. The following activities are excluded unless the Adventure Sports Coverage has been elected and consideration of premium has been paid:
 - 1. Participation as a professional in athletic events; motor sport, or motor racing, including training or practice for the same; sky diving, parachuting, hang gliding, bungee cord jumping, heliskiing, spelunking; water skiing, snow skiing, jet skiing, snowboarding, skate boarding, BMX, white water rafting sports, hunting/shooting, parkour (does not apply if Adventure Sports Coverage is purchased);
 - 2. Mountain climbing over four thousand five hundred (4,500) meters that requires the use of equipment such as pick-axes; anchors; bolts; crampons; carabineers; and lead or top-rope anchoring or other specialized equipment; (does not apply if Adventure Sports Coverage is purchased);
 - 3. Operating or learning to operate any aircraft, as student, pilot, or crew;
 - 4. Air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
 - 5. Participation in underwater activities scuba diving (if depth exceeds thirty (30) feet or more); (does not apply if Adventure Sports Coverage is purchased);
- k. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
- l. Any treatment or medication which, at the time of departure, is required to be continued during the **covered trip**;
- m. **Normal pregnancy or childbirth**, or elective abortion. However, **unforeseen complications of pregnancy** are not excluded;

- n. Traveling for the purpose of securing medical treatment;
- o. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
- p. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
- q. Accidental ***injury*** or ***sickness*** when traveling against the advice of a ***physician***;
- r. Care or treatment which is not necessary as determined by ***your physician***, except for related reconstructive surgery resulting from trauma, infection or disease;
- s. Any ***loss***, condition, or event that was known, foreseeable, intended, or expected when ***your policy*** was purchased;
- t. Any failure of a provider of travel related services (including any ***travel supplier***) to provide the bargained-for travel services or to refund money due ***you***;
- u. ***Your*** participation in ***civil disorder***, riot or a felony;
- v. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
- w. ***Pandemic*** or ***epidemic***;
- x. ***Your*** failure to derive pleasure in, or benefit from, or profit from ***your covered trip***.
- y. Payments made for this ***policy*** and any other insurance;
- z. ***Travel supplier*** restrictions on any ***baggage***, including medical supplies and equipment;
- aa. If ***your*** tickets do not contain specific travel dates (open tickets);
- bb. A diagnosed ***sickness*** from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within twelve (12) months of ***your effective date***;
- cc. Any ***loss*** or expense incurred as the result of a ***pre-existing medical condition***.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

We will waive the ***pre-existing medical condition*** exclusion if the following conditions are met:

- a. This plan is purchased within fifteen (15) days of ***initial trip payment***;
- b. The amount of coverage purchased equals all ***prepaid*** nonrefundable ***payments or deposits*** applicable to the ***trip*** at the time of purchase and the costs of any subsequent arrangements added to the same ***trip*** are insured within fifteen (15) days of ***initial trip payment*** for any subsequent ***trip*** arrangements;
- c. All ***insureds*** are medically able to travel when this plan cost is paid; and
- d. The ***trip cost*** does not exceed thirty thousand dollars (\$30,000), per person (only applicable to Trip Cancellation/Interruption/ Delay).

SPINNAKER INSURANCE COMPANY

Home Office: 233 S. Wacker Drive, Ste 5500, Chicago, IL 60606

Administrative Office: 1 Pluckemin Way, Bedminster, NJ 07921

MONTANA AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

TRAVEL INSURANCE POLICY

This endorsement is made a part of the Policy to which it is attached. This endorsement is subject to all of the provisions and limitations of the Policy. If there is a conflict between the Policy and this endorsement, the terms of the endorsement will govern.

1. SECTION I. DEFINITIONS, the following definitions are replaced:

Covered trip means a **trip** for which **you** request insurance coverage and pay the required premium and includes: **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 (1) day of the Land/Sea Arrangements, and **prepaid** course arrangements. Maximum **covered trip** duration is one hundred twenty (120) days.

Emergency medical evacuation means **your** immediate **medical transportation** from the place where **you** are **injured** or sick to the nearest **hospital** where appropriate medical treatment can be obtained because **your** medical condition warrants such evacuation.

Pre-existing medical condition means an **injury, sickness**, death or other condition of **you** or **your traveling** to whom medical advice, diagnosis, care, or treatment was recommended by or received from a **physician** within the sixty (60) day period immediately preceding and including the purchase date of this plan.

Sickness means an illness or disease diagnosed or treated by a **physician** after **your effective date** of coverage under this **policy**.

Transportation means any land, sea or air conveyance required to transport **you** and includes, but is not limited to, **common carriers** and private motor vehicles.

Trip means a period of travel from **your primary residence** for a period that does not exceed one hundred twenty (120) days. **Your** trip must have a defined **departure date** and **return** date.

The following definition is added:

Extreme activities means: BASE jumping; cliff diving; fly-by-wire; hang gliding; heli-skiing; heli-snowboarding; wingsuit flying; **mountain climbing** (over three thousand (3,000) meters); parkour; scuba diving (beyond forty (40) meters); and any activity materially similar to the above.

Medical transportation means any land, sea or air conveyance required to transport **you** during an **emergency medical evacuation**.

Schedule of benefits means the document that lists the base **policy** benefits and the amount of coverage for each benefit, as well as options that may be added to **your policy**. Each of these benefits will pay up to the limit shown for covered **losses**.

2. SECTION VI, GENERAL LIMITATIONS AND EXCLUSIONS is replaced by the following:

In addition to any applicable benefit-specific exclusions, the following exclusions apply to all **losses** and all benefits. Unless otherwise shown below, these exclusions apply to **you** or **your traveling companion**. This **policy** does not cover any **loss** for, caused by or resulting from:

- a. Intentionally self-inflicted **injury**, suicide, or attempted suicide of **you**, or **your family member**, or **traveling companion** or **business partner** while sane;
- b. War (whether declared or not) or act of war, participation in a **civil disorder**, riot, insurrection or unrest (unless specifically covered herein);
- c. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
- d. Convicted of a crime for acts committed while under the influence of drugs or narcotics, unless administered upon the advice of a **physician** as prescribed; or
- e. The following activities are excluded:
 1. Participation as a professional in athletic events, motor sport, or motor racing, including training or practice for the same; sky diving, parachuting, hang gliding, bungee cord jumping, heliskiing, spelunking; parkour;
 2. Mountain climbing over fifteen thousand (15,000) feet that requires the use of equipment such as pick-axes; anchors; bolts; crampons; carabineers; and lead or top-rope anchoring or other specialized equipment;
 3. Operating or learning to operate any aircraft, as student, pilot, or crew;
 4. Air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
 5. Participation in underwater activities such as scuba diving (if depth exceeds forty (40) meters or one hundred thirty-one (131) feet or more);
- f. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
- g. Traveling for the purpose of securing medical treatment;
- h. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material if caused by an act of terrorism, gas, matter or contamination;
- i. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
- j. Accidental **injury** or **sickness** when traveling against the advice of a **physician**;
- k. Care or treatment which is not necessary as determined by the attending **physician**, except for related reconstructive surgery resulting from trauma, infection or disease;
- l. Any **loss**, condition, or event that was known, foreseeable, intended, or expected when **your policy** was purchased;
- m. Any failure of a provider of travel related services (including any **travel supplier**) to provide the bargained-for travel services or to refund money due **you**;
- n. **Your** participation in **civil disorder**, riot or a felony;
- o. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
- p. **Pandemic** or **epidemic**;
- q. **Your** failure to derive pleasure in, or benefit from, or profit from **your covered trip**;

- r. **Travel supplier** restrictions on any **baggage**, including medical supplies and equipment;
- s. If **your** tickets do not contain specific travel dates (open tickets); or
- t. Any **loss** or expense incurred as the result of a **pre-existing medical condition**.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

We will waive the **pre-existing medical condition** exclusion if the following conditions are met:

- a. This plan is purchased by **final trip payment**;
- b. The amount of coverage purchased equals all **prepaid** nonrefundable **payments or deposits** applicable to the **trip** at the time of purchase;
- c. All **insureds** are medically able to travel when this plan cost is paid; and
- d. The **trip cost** does not exceed thirty thousand dollars (\$30,000), per person.

This coverage will be terminated and no benefits will be paid under this **Pre-existing Medical Condition** Exclusion Waiver coverage if the full costs of all **prepaid**, non-refundable **trip** arrangements are not insured.

SPINNAKER INSURANCE COMPANY

Home Office: 233 S. Wacker Drive, Ste 5500, Chicago, IL 60606

Administrative Office: 1 Pluckemin Way, Bedminster, NJ 07921

MONTANA AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

TRAVEL INSURANCE POLICY

This endorsement is made a part of the Policy to which it is attached. This endorsement is subject to all of the provisions and limitations of the Policy. If there is a conflict between the Policy and this endorsement, the terms of the endorsement will govern.

APPLICABLE TO ALL PLANS

1. SECTION I. DEFINITIONS, the following definitions are replaced:

Covered trip means a **trip** for which **you** request insurance coverage and pay the required premium and includes: **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 (1) day of the Land/Sea Arrangements, and **prepaid** course arrangements. Maximum **covered trip** duration is one hundred twenty (120) days.

Pre-existing medical condition means an **injury, sickness, death** or other condition of **you, your traveling companion, family member, host at destination, business partner, pet, or service animal**, to which any of the following applied within the sixty (60) day period immediately preceding and including the purchase date of this plan:

- a. First manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment, or;
- b. Care, testing or treatment was given or recommended by a **physician**; or
- c. Required a change in prescribed medication.

Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is:

- a. Between a brand name and a generic medication with comparable dosage; or
- b. An adjustment to insulin or anti-coagulant dosage.

Sickness means an illness or disease diagnosed or treated by a **physician** after **your effective date** of coverage under this **policy**.

Sportsman's or sporting equipment means:

- a. Hunting equipment including, but not limited to guns, bows and arrows;
- b. Fishing equipment including, but not limited to rods, reels and tackle;
- c. Ski gear, including, but not limited to skis, ski poles, ski bindings, boots and snowboards;
- d. Golf equipment, including but not limited to golf clubs and golf balls;
- e. Scuba gear, including but not limited to wetsuits, scuba tank, scuba mask, gloves, regulator

- and fins;
- f. Surfboards or paddleboards;
- g. Kayaks or canoes; and
- h. Any other similar gear or equipment utilized by **you** for similar activities during the **covered trip**.

Terrorist incident means an act of violence 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, that is deemed terrorism by the United States Government 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.

Transportation means any land, sea or air conveyance required to transport **you** and includes, but is not limited to, **common carriers** and private motor vehicles.

Trip means a period of travel from **your primary residence** for a period that does not exceed one hundred twenty (120) days. **Your** trip must have a defined **departure date** and **return** date.

The following definitions are added:

Extreme activities means BASE jumping, cliff diving, fly-by-wire, hang gliding, heli-skiing, heli-snowboarding, wingsuit flying, **mountain climbing** (over three thousand (3,000) meters), parkour, scuba diving (beyond forty (40) meters), and any activity materially similar to the above.

Schedule of benefits means the document that lists the base **policy** benefits and the amount of coverage for each benefit, as well as options that may be added to **your policy**. Each of these benefits will pay up to the limit shown for covered **losses**.

The following definitions are deleted: **Complications of pregnancy, Normal pregnancy or childbirth, Rental return date**, and **Rented vehicle agreement** are deleted.

2. **SECTION II. GENERAL PROVISIONS**, the **Arbitration, Selection of Arbitrators, Payment of Arbitration Fees and Costs, Location, and Entry of Arbitration Award** provisions are deleted.

3. **SECTION II. GENERAL PROVISIONS**, the **Controlling Law** provision is replaced with the following:

Conformity with Montana Statutes: The provisions of this **policy** conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which **you** reside on or after the effective date of this **policy**.

4. **SECTION III. ELIGIBILITY AND PERIOD OF COVERAGE**, is replaced by the following:

ELIGIBILITY AND ENROLLMENT: **You** must apply for **your** own insurance plan and pay premium due. If a minor **dependent child** is traveling with **you**, **you** must complete an application for the **child** and pay premium due. If accepted by **us**, each applicant will become an **insured**.

You are only eligible for coverage if **we** accept **your** request for insurance. **Your policy's** coverage **effective date** and coverage end date are indicated on **your confirmation**. The **policy** is effective on the day after **we** receive both the application and the full premium. If this **policy** was purchased by mail, the **policy** is effective the day after both the order and the full premium are postmarked. The order and full premium must be received before the **departure date**.

In order to be eligible for coverage, **losses** must occur while **your policy** is in effect.

Except for one-way and same-day return **trips**, the **departure date** and **return date** that **you** provided at time of purchase are counted as two separate days of travel when **we** calculate the duration of **your covered trip**.

Subject to payment of any premium due:

WHEN YOUR COVERAGE BEGINS

Pre-Departure Benefits

For Trip Cancellation: Coverage begins at 12:01 A.M. local time, at **your** location on the day after the required premium for such coverage is received by **us** or **our** Administrator as shown in the **schedule of benefits**. Coverage ends at the point and time of departure on **your scheduled departure date**.

For Trip Delay: Coverage is in force while en route to and from the **covered trip**.

Post-Departure Benefits

All other coverages will begin on the later of:

- a. 12:01 A.M. Standard Time on the **scheduled departure date** shown on the travel documents;
- b. The date and time **you** start **your covered trip**; or
- c. The date and time **you** resume **your covered trip**, if the Resumption of Trip benefit is utilized.

For all other coverages: Coverage begins at the point and time of departure on the **scheduled departure date**.

In the event the **scheduled departure date** and/or the **scheduled return date** are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the **travel supplier** nor **you** have control, **your** term of coverage shall be automatically adjusted in accordance with **your** or the **travel supplier's** notice to **us** of the delay or change.

WHEN YOUR COVERAGE ENDS

Pre-Departure Benefits

Trip Cancellation coverages end on the earlier of:

- a. The cancellation of **your covered trip**; or
- b. 11:59 P.M. on the day before the **scheduled departure date**.

Post-Departure Benefits

All other coverages end on the earliest of:

- a. **Your** arrival at the **return destination**, even if this occurs earlier than the **scheduled return date**;
- b. The **scheduled return date**;
- c. **Your** arrival at the **destination** on a one-way **covered trip**; or
- d. The date listed as the **return date** by **you** on the application.

Extension of Coverage – Baggage coverage: Baggage coverage is extended if **your baggage** is in the charge of a **common carrier** and delivery is delayed. This extension will terminate when the **common carrier** delivers the property to **you**, or when the **common carrier** documents the property as lost. This extension does not apply to the Baggage Delay benefits.

5. SECTION V. CLAIM PROCEDURES AND PAYMENT, the Resolving Disputes provision is deleted.
6. SECTION V. CLAIM PROCEDURES AND PAYMENT, the Payment of Claims: When Paid provision is replaced with the following:

Payment of Claims: When Paid: Payable claims will be paid as soon as **we** or **our** designated representative receive and verify the completeness of all required documentation of the **loss**.

We will pay or deny a claim within thirty (30) days after receipt of proof of loss unless **we** make a reasonable request for additional information or documents in order to evaluate the claim. If **we** make a reasonable request for additional information or documents, **we** shall pay or deny the claim within sixty (60) days of receiving the proof of loss unless **we** have notified **you, your** assignee, or the claimant of the reasons for failure to pay the claim in full or unless **we** have a reasonable belief that insurance fraud has been committed and **we** have reported the possible insurance fraud to the commissioner. This section does not eliminate **our** right to conduct a thorough investigation of all the facts necessary to determine payment of a claim.

7. SECTION VI, GENERAL LIMITATIONS AND EXCLUSIONS is replaced by the following:

In addition to any applicable benefit-specific exclusions, the following exclusions apply to all **losses** and all benefits. Unless otherwise shown below, these exclusions apply to **you, your traveling companion, family member, host at destination, business partner, pet** and **service animal**. This **policy** does not cover any **loss** for, caused by or resulting from:

- a. Intentionally self-inflicted **injury**, suicide, or attempted suicide of **you, or your family member, or traveling companion or business partner** while sane;
- b. War (whether declared or not) or act of war, participation in a **civil disorder**, riot, insurrection or unrest (unless specifically covered herein);
- c. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
- d. Convicted of a crime while under the influence of drugs or narcotics, unless administered upon the advice of a **physician** as prescribed; or
- e. The following activities are excluded:
 1. Participation as a professional in athletic events, motor sport, or motor racing, including training or practice for the same; sky diving, parachuting, hang gliding, bungee cord

- jumping, heliskiing, spelunking; parkour;
- 2. Participation as a professional in mountain climbing over fifteen thousand (15,000) feet that requires the use of equipment such as pick-axes; anchors; bolts; crampons; carabineers; and lead or top-rope anchoring or other specialized equipment;
- 3. Operating or learning to operate any aircraft, as student, pilot, or crew;
- 4. Air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
- 5. Participation as a professional in underwater activities such as scuba diving (if depth exceeds forty (40) meters or one hundred thirty-one (131) feet or more);
- f. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
- g. Traveling for the purpose of securing medical treatment;
- h. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
- i. Care or treatment for which compensation is payable under Worker's Compensation Law, any OccupationalDisease law; the 4800 Time Benefit plan or similar legislation;
- j. Accidental ***injury*** or ***sickness*** when traveling against the advice of a ***physician***;
- k. Care or treatment which is not ***medically necessary***, except for related reconstructive surgery resulting from trauma, infection or disease;
- l. Any ***loss***, condition, or event that was known, foreseeable, intended, or expected when ***your policy*** was purchased;
- m. Any failure of a provider of travel related services (including any ***travel supplier***) to provide the bargained-for travel services or to refund money due ***you***;
- n. ***Your*** participation in ***civil disorder***, riot or a felony;
- o. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except as expressly covered under Trip Cancellation coverage or Trip Interruption coverage;
- p. ***Pandemic*** or ***epidemic***;
- q. ***Your*** failure to derive pleasure in, or benefit from, or profit from ***your covered trip***;
- r. ***Travel supplier*** restrictions on any ***baggage***, including medical supplies and equipment;
- s. If ***your*** tickets do not contain specific travel dates (open tickets); or
- t. Any ***loss*** or expense incurred as the result of a ***pre-existing medical condition***.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

We will waive the ***pre-existing medical condition*** exclusion if the following conditions are met:

- a. This plan is purchased by ***final trip payment***;
- b. The amount of coverage purchased equals all ***prepaid*** nonrefundable ***payments or deposits*** applicable to the ***trip*** at the time of purchase;
- c. All ***insureds*** are medically able to travel when this plan cost is paid; and
- d. The ***trip cost*** does not exceed thirty thousand dollars (\$30,000), per person.

This coverage will be terminated and no benefits will be paid under this ***Pre-existing Medical Condition*** Exclusion Waiver coverage if the full costs of all ***prepaid***, non-cancellable ***trip*** arrangements are not insured.

APPLICABLE TO PLANS RIG1000-18 (11/2019) and RIG1000-20 (11/2019) ONLY

8. **SECTION V. CLAIM PROCEDURES AND PAYMENT**, the **Payment of Claims: When Paid** provision is replaced by the following:

Payment of Claims: When Paid: *We* will pay the *property management company* or deny a claim within thirty (30) days after *we* or *our* designated representative receive proof of loss unless *we* make a reasonable request for additional information or documents in order to evaluate the claim. If *we* make a reasonable request for additional information or documents, *we* shall pay or deny the claim within sixty (60) days of receiving the proof of loss unless *we* have notified *you*, *your* assignee, or the claimant of the reasons for failure to pay the claim in full or unless *we* have a reasonable belief that insurance fraud has been committed and *we* have reported the possible insurance fraud to the commissioner. This section does not eliminate *our* right to conduct a thorough investigation of all the facts necessary to determine payment of a claim.



NOTICE OF OUR PRIVACY POLICIES AND PRACTICES

This Notice has been prepared to inform you that we do not disclose and we reserve no right to disclose to our affiliates or to nonaffiliated third parties, your nonpublic personal information, which we collect and maintain except with your permission or as permitted by law.

Information we collect and maintain: We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications, at your request or otherwise;
- Information we obtain from your transactions with us, our affiliates or others;
- Information we receive from consumer-reporting agencies.

Information we may disclose: We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

How we protect information: Except as otherwise described in this Notice, we restrict access to your nonpublic personal information to our employees who need to know to provide our products and services to you and as permitted by law. We maintain physical, electronic, and procedural safeguards that comply with applicable legal requirements to guard your nonpublic personal information. We have installed usernames, passwords and other safety features on our web applications to help ensure that the information you provide remains safe and secure.

Changes to this Notice: We may amend our privacy policies and practices at any time, and we will inform you of any material changes as required by law.

**YOU DO NOT NEED TO DO ANYTHING IN RESPONSE
 TO THIS NOTICE
 THIS NOTICE IS MERELY TO INFORM YOU ABOUT
 OUR PRIVACY POLICIES AND PRACTICES**

SPINNAKER INSURANCE COMPANY

In Witness Whereof, the Spinnaker Insurance Company has caused this policy to be signed by its Chief Executive Officer and Secretary at Bedminster, New Jersey, and countersigned on the declarations page by a duly Authorized Agent of the Company.

A handwritten signature in black ink that reads "Torben Ostergaard".

Torben Ostergaard
President and Chief Executive Officer

A handwritten signature in black ink that reads "Laura Hoensch".

Laura Hoensch
General Counsel and Secretary

battleface Insurance Services

629 N. High Street 6th Floor
Columbus, OH 43215

24h emergency: 1.855.434.9387 or +1.380.234.1952

e-mail: activitycoverage@battleface.com

battleface Travel Insurance plans are underwritten by Spinnaker Insurance Company (an IL Corporation, NAIC #24376). Administrative office is located at One Pluckemin Way, Suite 102, Bedminster, NJ 07921. Plans are administered by battleface Insurance Services LLC, 629 N. High St. 6th Floor, Columbus, OH 43215, a wholly owned subsidiary of battleface, Inc. battleface Insurance Services National Producer Number is 18731960 (FL License W522470; L107363 / CA License number 0M75381). Not all insurance coverages or products may be available in all jurisdictions.

This page is informational and is not attached to nor does it form part of the policy.