

## Description of Benefits

Please see page 2 for Benefit Limits.

### Trip Cancellation

Protects your pre-paid trip costs in the event you have to cancel due to a covered reason such as a sickness, injury, terrorism, loss of passports or layoff to name a few. See page 4 for a summarized listing.

### Trip Interruption

Provides you with a reimbursement for the unused portions of your trip, plus the additional costs to return home, if your trip is interrupted for one of the covered reasons. See page 4 for a summarized listing.

### Trip Delay

Assists with additional expenses if you are delayed at least 6 hours due to a covered reason. In the event of a delay, you will be paid for additional expenses for hotels, meals, and transportation.

### Emergency Medical Benefits

Covers you if you become ill or are injured while traveling and need medical treatment. If necessary, we will evacuate you to the nearest qualified hospital and will then return you home when you're safe to travel.

### Baggage & Personal Effects

Includes reimbursements for damaged, lost or stolen baggage or personal belongings during your trip. Personal belongings include such things as loss of luggage, cell phone, jewelry, passport or travel visa.

### Baggage Delay

Covers reimbursements if your checked baggage is delayed 12 hours or more for the purchase of necessary personal items such as change of clothes and toiletries.

### Rental Vehicle Damage Protection

Provides primary coverage for physical damage or loss to a rental vehicle in your care during your covered trip. Not available to residents of Oregon and North Carolina.

### Accidental Death & Dismemberment

Provides coverage up to the maximum benefit payable for loss of life, limb or sight resulting from an accidental injury occurring during the covered trip.

### WeCare Traveler Assistance

Provides you with a multilingual 24/7 help hotline in the event of an emergency while traveling such as an illness, accident, lost baggage or lost documents. WeCare also provides Concierge Services for help with booking restaurant reservations, events tickets and shopping.

## Optional Benefits

### Executive Upgrade - Cancel For Work Reasons

Provides protection for unforeseen work reasons in the event of a trip cancellation or trip interruption by reimbursing you for pre-paid insured trip costs. Executive Upgrade must be purchased within 15 days of making your initial trip deposit. Unforeseen work reasons are:

- You are directly involved in an acquisition or merger of your employer, provided you are an active full-time employee at the time of such acquisition or merger.
- Your work location is unsuitable for work during your covered trip due to fire, vandalism, burglary or natural disaster.
- You are required to work during your covered trip (for other than military personnel).
- Revocation of military leave that was granted **prior** to the purchase of this option, or, military reassignment **after** the purchase of this option.

## Benefit Limits

Plan Benefits	
Pre-Departure Trip Cancellation	Up to Trip Cost (\$30,000 Max.)
Post-Departure Trip Interruption	Up to 150% of Trip Cost
Trip Delay (6 Hours or More)	\$200/Day (\$1,000 Max.)
Emergency Medical Benefits	
Emergency Medical Expenses	\$75,000
Emergency Medical Evacuation & Repatriation	\$1,000,000
Baggage & Personal Effects	\$1,500
Baggage Delay (12 Hours or More)	\$200/Day (\$400 Max.)
Accidental Death & Dismemberment	
Flight Accident	\$100,000
Common Carrier Travel Accident <sup>1</sup>	\$50,000
Travel Accident	\$50,000
Loss of life; sight of both eyes; both hands or feet; or, one hand and one foot	100% of Benefit
Loss of one hand; one foot; or, sight of one eye	50% of Benefit
Primary Coverage for Rental Vehicle Damage Protection <sup>2</sup>	\$25,000
WeCare Traveler Assistance and Concierge	Included
Executive Upgrade <sup>3</sup>	
Cancel for Unforeseen Work Reasons	Up to Trip Cost
Flight Accident Death & Dismemberment	\$500,000

<sup>1</sup> Common Carrier includes any public land, water or air conveyance.

<sup>2</sup> Not available to residents of Oregon and North Carolina.

<sup>3</sup> Executive Upgrade available only if Policy and Executive Upgrade are purchased within 15 days of initial trip deposit.

## Buy Now for Extra Benefits

By purchasing your travel insurance **within 15 days** of making your initial trip deposit or payment you will receive the following extra benefits:

### Waiver of Pre-Existing Conditions Exclusion

In the event of a Trip Cancellation, Trip Interruption or Emergency Medical Expenses caused by a pre-existing condition, the pre-existing conditions exclusion will be waived. See page 5 for details.

### Bankruptcy or Default of Travel Supplier

You will be covered if your Travel Supplier does not provide the contracted services due to a total cessation or complete suspension of operations due to financial insolvency as long as:

1. You purchased this insurance within 15 days of the initial trip deposit/payment; and
2. The default is caused by a travel supplier other than the travel agency or organization from whom you purchased the travel arrangements; and
3. It occurs: more than 15 days following your policy effective date; or, after your scheduled departure date.

## Rate Table

Use the following rate table to calculate the premium for your trip.

- Covers trips up to 31 days.
- For trips 32-180 days in length, add \$5 per day per traveler.
- Quotes for trips \$15,001 to \$30,000 available upon request.

Trip Cost	Premium	Trip Cost	Premium
<b>No Trip Cost</b>	<b>¢58</b>	<b>\$5,001 to \$5,500</b>	<b>¢364</b>
<b>\$1 to \$500</b>	<b>¢66</b>	<b>\$5,501 to \$6,000</b>	<b>¢394</b>
<b>\$501 to \$1,000</b>	<b>¢85</b>	<b>\$6,001 to \$7,000</b>	<b>¢467</b>
<b>\$1,001 to \$1,500</b>	<b>¢109</b>	<b>\$7,001 to \$8,000</b>	<b>¢530</b>
<b>\$1,501 to \$2,000</b>	<b>¢135</b>	<b>\$8,001 to \$9,000</b>	<b>¢647</b>
<b>\$2,001 to \$2,500</b>	<b>¢169</b>	<b>\$9,001 to \$10,000</b>	<b>¢683</b>
<b>\$2,501 to \$3,000</b>	<b>¢196</b>	<b>\$10,001 to \$11,000</b>	<b>¢739</b>
<b>\$3,001 to \$3,500</b>	<b>¢228</b>	<b>\$11,001 to \$12,000</b>	<b>¢748</b>
<b>\$3,501 to \$4,000</b>	<b>¢262</b>	<b>\$12,001 to \$13,000</b>	<b>¢842</b>
<b>\$4,001 to \$4,500</b>	<b>¢311</b>	<b>\$13,001 to \$14,000</b>	<b>¢878</b>
<b>\$4,501 to \$5,000</b>	<b>¢334</b>	<b>\$14,001 to \$15,000</b>	<b>¢1,119</b>

**Optional Executive Upgrade - \$30 per traveler**

## Benefit Details

### Covered Trip Cancellation and Trip Interruption Unforeseen Reasons

**For a complete list of covered reasons, visit [www.mhross.com](http://www.mhross.com).**

- Sickness, injury or death of yourself, traveling companion, family member or business partner
- Bankruptcy or default of travel supplier (see page 3 for details)
- Theft of passports/visas
- Quarantine, Hijacking
- Terrorist incident in city of departure or destination
- Traffic accident enroute
- Primary residence or destination uninhabitable by fire, burglary or natural disaster
- Quarantine, hospitalization or death of host at destination
- Jury duty, subpoena or court ordered appearance as a witness
- Job transfer of 250 miles or more
- Involuntary termination or layoff
- Common carrier delays of at least 24 hours due to inclement weather
- Arrival at destination delayed causing you to miss 50% or more of trip under trip delay reasons
- Inclement weather causing flight cancellation or delays
- Complete cessation of travel service for 24 hours caused by an organized labor strike
- Unforeseen work reasons (available with Executive Upgrade only)

### Eligibility

If you are a resident of the United States or Canada, you are eligible to purchase this product.

### Effective Dates of Coverage

1. Trip Cancellation: Coverage shall take effect at 12:01 a.m. on the date stated on your Purchase Confirmation/Declarations.
2. All Coverages Other Than Trip Cancellation: Coverage shall take effect at 12:01 a.m. on: a) the date you start your covered trip; or b) your scheduled departure date, whichever is later.

### Termination Dates

1. Trip Cancellation: Coverage ends the earlier of: a) the point and time of departure on your scheduled departure date; or b) cancellation of your covered trip.
2. All Coverages Other Than Trip Cancellation: Coverage ends the earlier of: a) the point and time you return from your covered trip; or b) on your scheduled return date.

### Maximum Covered Trip Length

Coverage is available for any one covered trip up to a maximum duration of 180 days.

## Plan Details

### Special Restriction Notice

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. Failure to do so will result in reduced benefits.

The policy contains limited health insurance benefits that apply during a covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan provider.

### Pre-existing Conditions Exclusion

The policy does not cover Trip Cancellation/Interruption and Emergency Medical Benefits losses or expenses if they result from a Pre-existing Condition.

### Pre-existing Conditions Exclusion Waiver

The company will waive the Pre-existing Conditions Exclusion provided:

1. the insurance is purchased within 15 days of the initial covered trip payment;
2. you had not filed a claim with any insurer for Trip Cancellation/ Interruption due to a sickness or injury within 90 days prior to the purchase of the insurance; and
3. the condition is not excluded by the GENERAL EXCLUSIONS AND LIMITATIONS.

If You do not meet the above criteria, You will still be covered for Trip Cancellation/Interruption and Emergency Medical Benefits caused by reasons other than those related to the Pre-existing Condition.

**Pre-existing Condition** means a condition occurring during the 60 day period immediately prior to your effective date: for which medical advice, care or treatment was received or recommended by a physician regardless of whether or not a diagnosis was made; and, which produced symptoms or whose onset or manifestation occurred during such 60 day period. Such symptoms must have been significant enough to establish manifestation or onset by one of the following tests, which would have: caused an ordinarily prudent person to seek diagnosis or treatment; or, enabled a physician to diagnose such illness, disease, injury or other condition.

A Pre-existing Condition does not include any condition which is solely controlled through the taking of prescription medication and which has remained stable or controlled without any adjustment or change in the required prescription throughout the 60 day period immediately prior to your effective date.

A pregnancy that exists on the day before your effective date will be considered a Pre-Existing Condition.

(Definition above may differ in your state of residence. Please review your Evidence of Coverage or visit our website for complete details.)

## Traveler Quick Reference

Detach this panel and bring it on your trip. It contains useful traveler information. Be sure to write your policy number in the space provided below.

## WeCare Traveler Assistance

### 24/7 After Departure Travel Assistance & Concierge Services

With M.H. Ross Travel Protection, help is available around the world, 24 hours a day – 7 days a week, with our WeCare Traveler Assistance service. With WeCare, emergencies and last minute reservations are nothing more than a simple phone call.

- Referrals to local physicians, hospitals & other medical providers
- Monitoring your emergency medical condition
- Arrangements for emergency medical evacuation
- Multilingual interpretation services
- Emergency airline/hotel/car rental reservations
- Urgent messages to family, friends and businesses
- Arrangements for escort/return home of children
- Arrangement for visit to bedside by family or friend
- Arrangements for repatriation of remains
- Emergency cash advances\*
- Assistance in replacing lost or stolen travel documents or tickets
- Concierge Services\*\* - reservations, news, weather and more

\* Reimbursement to the Assistance Company is your responsibility.

\*\* You are responsible for any related charges.

### Phone Numbers for WeCare Traveler Assistance

<b>US/CAN</b>	800-586-0194	<b>UK</b>	0800-252-074
<b>Italy</b>	800-877-204	<b>Mexico</b>	800-101-0061
<b>France</b>	088-90-8505	<b>All Others</b>	410-453-6330

## Policy Information

Enter your confirmation number (located on your confirmation of coverage document) in the box below.

Cut along dotted line

# Travel Health VIP Care Services

As a Travel Health Cardholder, you will receive VIP care in the event you become ill or have an accident during your scheduled trip.



## Benefits of the Travel Health VIP Care Services are:

- Available exclusively to clients of member tour operators of the Italian Travel Promotion Council (ITPC)
- Special phone number to contact Travel Health – 24/7
- In the event of a medical emergency, a Doctor or qualified medical personnel will arrange to meet with the cardholder
- A House Call will be made to the cardholder's hotel room, eliminating the need to seek out medical care when ill
- If Hospitalization is required, Travel Health–VIP Care Services will ensure that the cardholder is transported to a private hospital with English speaking medical staff



## Exclusion Statement

Some exclusions below may not apply or may differ in your state of residence. Please review your Evidence of Coverage or visit our website for complete details [www.mhross.com](http://www.mhross.com).

### General Exclusions and Limitations

Property and casualty Benefits are Trip Cancellation, Trip Interruption, Trip Delay, Baggage and Personal Effects, Baggage Delay and Rental Vehicle Damage Protection. Accident and Health Benefits are Accidental Death and Dismemberment and Emergency Medical Benefits.

The Policy does not cover any loss caused by or resulting from: suicide, attempted suicide, or any intentionally self inflicted injury; war or act of war (whether declared or undeclared); service in the Armed Forces or units auxiliary thereto; aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; intoxication or under the influence of any medication or drugs, unless taken as prescribed by a physician; participation in a felony; participation in a riot or insurrection; mental or emotional disorders unless hospitalized for 3 or more consecutive days after your effective date; a condition for which you have received advice from a physician advising against travel 90 days prior to your effective date; any elective medical treatment; pregnancy except complications of pregnancy; travel to or through a city or country of destination, as reflected in your travel itinerary, which is under a travel warning issued by the United States Department of State at the time this insurance is purchased and the loss or delay was a direct result of the incidents surrounding the travel warning, unless you are in the United States, its possessions or the countries of Canada and Mexico; riding, driving or participating in races, or speed or endurance contests; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment); participating as a member of a team in an organized sporting competition or as a professional in athletics; participating in skydiving, hang gliding, bungee cord jumping, deep sea diving or scuba diving (unless you hold an open water diving certificate or you are accompanied by a dive master and not diving deeper than 130 feet); a governmental regulation or prohibition (applies to Property and Casualty Benefits only); a diagnosed sickness from which no recovery is expected and for which only palliative treatment is provided and which carries a prognosis of death within 12 months of your effective date; or travel for the purpose of receiving medical care, medication or treatment (applies to Property and Casualty Benefits only).

### Exclusions Applicable to Baggage and Personal Effects/Baggage Delay

No coverage is provided for any lost, stolen, damaged or delayed Baggage and Personal Effects for which you have been reimbursed: by the common carrier, hotel or travel supplier, including any services rendered by such common carrier, hotel or travel supplier; or, as specified under any other insurance coverage you may have for the loss of or damage to property.

No coverage is provided for any loss or damage to: any animals; automobile and automobile equipment, aircraft, bicycles, except when checked as baggage with a common carrier, boats or other vehicles or conveyances, trailers, motors; household effects and furnishings, antiques and collector's items; perishable or consumable items, including any tobacco products; property used in trade, business or for the production of income; computer software, including any expenses incurred for the restoration of any lost or corrupted data; property shipped as freight or property shipped prior to your departure date; any baggage and personal effects determined to be contraband by customs officials or other authorities; or, the following personal items: a) sunglasses (prescription or non prescription), contact lenses; b) artificial teeth, dental bridges, hearing aids, prosthetic limbs, or prescribed medications; c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps, securities; d) sporting equipment if the loss results from the use thereof; or, e) travel tickets for the covered trip, except for administrative fees required to reissue such tickets.

In addition, no coverage is provided for loss caused by or resulting from: theft from an unattended vehicle; defective materials or craftsmanship; normal wear and tear, gradual deterioration, inherent vice; electrical current, including electric arcing, that damages or destroys electrical devices or appliances; the mysterious disappearance of your baggage and personal effects; the confiscation, detention, requisition or destruction of your baggage and personal effects by customs or other authorities.

### Exclusions Applicable to Rental Vehicle Damage Protection

No coverage is provided under this provision if: the commercial rental vehicle agency waives or assumes responsibility for expenses incurred as a result of any physical loss or damage to the rental vehicle for which you may be liable.

No coverage is provided for physical loss of or damage to the rental vehicle caused by or resulting from: a) driving the rental vehicle while you are: using any medication which recommends abstinence from driving; receiving compensation or hire; participating in an illegal activity, or transporting contraband; or, in violation of the terms and conditions of the rental agreement; b) mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; c) any neglect or abuse of the rental vehicle either by the commercial rental vehicle agency or you; d) any conversion or modification to the rental vehicle by or at your direction; or e) contamination of the rental vehicle by radioactive material.

### Maximum Limit of Liability For Other Than Emergency Medical Evacuation/Repatriation

All limits are applied per trip. The company's maximum limit of liability resulting from the same occurrence will be \$10,000,000. If the loss for all Insureds from such an occurrence exceeds \$10,000,000, the company will pay each Insured that proportion of the benefits stated

which \$10,000,000 bears to the total loss of all persons insured under all travel insurance in force with the company. The company will pay no more than \$500,000 per occurrence to or on account of any person insured.

## Definitions

Some definitions below may not be valid or may differ in your state of residence. Please review your Evidence of Coverage or visit our website for complete details [www.mhross.com](http://www.mhross.com).

**Covered Trip** means scheduled trips, tours or cruises for which: 1) coverage is requested; 2) the required premium is paid prior to Your Effective Date of coverage; and 3) the trip exceeds 150 miles from Your Primary Residence.

**Family Member** means legal spouse or common-law spouse (where legal), legal guardian, legal ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, nephew or Key Person provided such Family Member resides in the United States, Canada or Mexico.

**Injury** means bodily injury caused by an Accident. The injury must: 1) occur while Your coverage is in force; 2) result directly and independently of all other causes; and 3) be certified by a local attending Physician.

**Key Person** means 1) an employed caregiver of your legal dependent; or 2) a person to whom you are not married and with whom you have cohabited for 12 continuous months.

**Natural Disaster** means a disaster resulting from natural causes including flood, hurricane, tornado, earthquake, volcanic eruption or blizzard.

**Sickness** means an illness or disease which is diagnosed or treated by a Physician after Your Effective Date and while You are covered under the Policy.

**Traveling Companion** means a person whom You: 1) have coordinated Travel Arrangements; and 2) intend to travel during Your Covered Trip. Your Traveling Companion(s), up to a maximum of 5 people, must be listed on Your enrollment form. A Traveling Companion does not include a group or tour leader, unless You are sharing travel accommodations with such group or tour leader.

**Terrorist Incident** means the unsanctioned and illegal use of violence, (excluding general civil disturbance, rioting, an act of war whether declared or undeclared or the intentional release of a biological material), which caused destruction of property, injury, or death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious goal or result.

## Questions?

Call us at 800-423-3632 from 8:30am to 8:30pm ET, Monday through Friday. For claims, call 888-424-8731.

## Money Back Guarantee

If you are not satisfied for any reason, you may return your Evidence of Coverage and confirmation receipt to M.H. Ross Travel Insurance Services within 10 days after receipt, and your premium will be refunded, provided you have not already departed on your Trip or filed a claim. If returned, the coverage is void from the beginning. Premiums are nonrefundable after 10 days.

Your authorized representative is:



This brochure provides a brief description of coverage provided by the policy. If there are inconsistencies, the policy will govern. Upon your purchase of coverage, an Evidence of Coverage and Purchase Confirmation/Declaration will be sent to you outlining the conditions, limitations and exclusions applicable to the coverages that you have purchased. For complete details, please refer to the Evidence of Coverage available at [www.mhross.com](http://www.mhross.com).



Marketed by M.H. Ross Travel Insurance Services, Inc.  
16933 Parthenia Street, Northridge, CA 91343  
CA License #0208389

Underwritten by Old Republic Insurance Company  
133 Oakland Avenue, PO Box 789, Greensburg, PA 15601

Coverage is provided under Group Master Policy TA301207 form number ORTA-GP for all states unless otherwise noted. In LA, MN, MT, NC, NM, SD, TN and WI under individual policy ORTA-IP. In CO, GA, ID, IN, KS, MD, NH, OR, PA, TX, UT, VA and WA under individual policies ORTA-IP-PC and ORTA-IP-AH.



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