



ADVANTAGE

TRAVEL PROTECTION

TRIP CANCELLATION/INTERRUPTION
PRE-EXISTING CONDITIONS WAIVER
EMERGENCY MEDICAL ASSISTANCE
24/7 WE CARE TRAVELER SERVICES

It's time to relax.

You've planned your dream vacation for months or even years and soon it will bring you memories of a lifetime. Unfortunately, you can't plan for the unanticipated.



Medical emergencies before or during your trip.



Sudden weather changes that cause delays or cancellations.



Loss of your luggage or important travel documents.



Airline or cruise line labor strikes.

Insurance Inquires

To purchase tripinsurance.com Advantage Travel Protection, please contact your local authorized travel agent. Customer service representatives are also available by calling 800-581-7677 8:30am to 8:30pm ET Monday-Friday to help answer your questions.

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 a 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.tripinsurance.com.**



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.



Description of Benefits

Trip Cancellation

Up to Trip Cost

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. Subject to a maximum benefit amount of \$30,000. Quotes up to \$50,000 available upon request.

Trip Interruption

Up to 150% of Trip Cost

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. Subject to a maximum benefit amount of \$45,000.

Trip Delay

Up to \$1,000

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 up to \$250 per day up to \$1,000 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.

Emergency Medical Expenses **\$100,000**

Emergency Medical Evacuation & Repatriation **\$1,000,000**

WeCare Traveler Assistance

Included

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.

Baggage & Personal Effects

Up to \$2,500

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

Up to \$500

Covers reimbursements up to \$250 per day up to \$500 if your checked baggage is delayed 12 hours or more for the purchase of necessary personal items such as change of clothes and toiletries.

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.

Maximum Benefits Payable

Common Carrier Travel Accident * **\$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**

Optional Benefits

Optional Part A

Adds \$25,000 of Primary Rental Vehicle Damage Protection.**

AirFlight Upgrade

Adds \$300,000 of Flight Accident Death and Dismemberment.

Executive Upgrade

Provides protection for unforeseen business reasons in the event of a trip cancellation or trip interruption by reimbursing you for pre-paid insured trip costs. In addition, \$500,000 of Flight Accident Death and Dismemberment is included. Executive Upgrade must be purchased within 15 days of making your initial trip deposit. See page 4 for details.

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

In the event of a Trip Cancellation, Trip Interruption or Emergency Medical Expenses caused by a pre-existing condition, the pre-existing exclusion will be waived. See page 6 for details.

Financial Insolvency of Travel Supplier

If your Travel Supplier cannot provide your contracted services due to financial insolvency or bankruptcy, tripinsurance.com will reimburse you for any prepaid unused non-refundable trip costs along with any additional costs incurred to return you home if you have already left on your trip. See page 4 for details.

* Common Carrier includes any public land, water or air conveyance.

** Not available to residents of Oregon and North Carolina.

Benefit Details

Covered Trip Cancellation and Trip Interruption Unforeseen Reasons

For a complete list of covered reasons, visit www.tripinsurance.com.

Sickness, injury or death of yourself, traveling companion, family member or business partner • Bankruptcy or default of travel supplier (see below) • Terrorist incidents • Theft of passports/visas • Quarantine • Hijacking • 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 business reasons (available with Executive Upgrade only)

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.

Executive Upgrade Cancel or Interrupt for Unforeseen Business Reasons

You are directly involved in an acquisition or merger of your employer, provided you are an active full-time employee of your employer at the time of such acquisition or merger.

Your business location being made unsuitable for business during your covered trip by fire, vandalism, burglary or natural disaster.

For other than military personnel, you are required to work during your covered trip.

Revocation of military leave that was granted prior to the purchase of this option, or, military reassignment after the purchase of this option.

WeCare Traveler Assistance

24/7 After Departure Travel Assistance & Concierge Services

With tripinsurance.com 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**
 - Dining information and reservations
 - Flower and gift delivery
 - Location information about news, weather and shopping
 - Sightseeing tours and tour guide information and reservations
 - Hotel, airline, car, rail and golf information and reservations

* Reimbursement to the Assistance Company is your responsibility.

** You are responsible for any related charges.

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 Waiver

The company will waive Pre-existing Conditions 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.)

Eligibility

If you are a resident of the United States or Canada, you are eligible to purchase tripinsurance.com Advantage.

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.

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.tripinsurance.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.tripinsurance.com.

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.

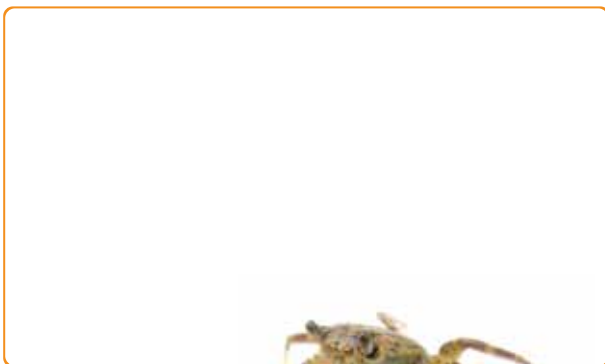
Key Person means: 1) an employed caregiver of your legal dependent; or 2) a person to whom you are not married and with whom you have cohabited for 12 continuous months.

Questions? Call 800-581-7677

Customer Service is available 8:30am to 8:30pm ET



Your authorized tripinsurance.com travel agent is:



TRAVEL
INSURANCE
SERVICES

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

Toll Free 800-581-7677
Fax 888-424-8731
To file a claim 888-584-6171

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, VA and WI under individual policy ORTA-IP. In CO, GA, ID, IN, KS, MD, NH, OR, PA, SC, TX, UT and WA under individual policies ORTA-IP-PC and ORTA-IP-AH.

MHR-ADV-DOC-NAT-0408