

**Purchased on your behalf
by Road Scholar**

Road Scholar® International Travel Assistance Plan

This insurance plan has been purchased by Road Scholar on your behalf and offers ...

- Emergency medical evacuation insurance
- Medical coverage for an accidental injury or sickness
- Delayed, lost, stolen or damaged baggage insurance

See inside for plan details

ROAD SCHOLAR

ROAD SCHOLAR

Dear Participant,

We at Road Scholar look forward to you joining us on an extraordinary educational adventure. In addition to offering exciting programs of high quality and exceptional value, every Road Scholar participant is covered by our Travel Assistance Plan. This plan is designed to provide medical coverage and emergency medical transportation in the unlikely event you become injured or ill while traveling.

Please note that this plan has been purchased by Road Scholar on your behalf for your program and is not an additional expense.

The Road Scholar Travel Assistance Plan provides 24-hour assistance in the unlikely event of an emergency from the beginning of your program to the end. This plan also includes emergency evacuation insurance, should that need arise. We recommend that you review the entire brochure carefully for details on the plan's benefits and coverages. We have also included a helpful "Frequently Asked Questions" section at the beginning of this brochure.

Please note that the Road Scholar Travel Assistance Plan does not protect your program investment should you need to cancel your enrollment or miss program days due to accident or illness.

To obtain optional insurance to cover your program payment as well as airfare, we encourage you to purchase "Road Scholar Trip Cancellation, Interruption & Travel Delay Insurance."

For information on this optional insurance plan or to purchase a plan, please refer to the other brochure you received in this mailing or call 1-877-846-8806 or visit www.roadscholarsinsurance.com

All of us at Road Scholar wish you a fulfilling and worry-free adventure!



*James Moses
President*

Frequently Asked Questions

Do I have insurance coverage in case I have a medical emergency during my program?

Answer: Yes. All participants are covered during their program by an insurance plan, referred to as the “Road Scholar Travel Assistance Plan.” Please carefully read this brochure, which describes in detail the insurance coverages, benefits and emergency services included in the plan.

Is there an additional cost to obtain these benefits?

Answer: No, there is no additional charge for the Road Scholar Travel Assistance Plan. The insurance has already been purchased by Road Scholar on your behalf.

Does the Road Scholar Travel Assistance Plan protect my program investment? Will I be refunded if I need to cancel my enrollment or I miss program days due to accident, injury or illness?

Answer: No. The Road Scholar Travel Assistance Plan is intended to take care of you and your traveling companion should you have a medical emergency during your program. It **does not** provide financial protection against cancellation fees or help reimburse for missed program days. However, Road Scholar is pleased to offer the optional “**Road Scholar Trip Cancellation, Interruption & Travel Delay Insurance**” plan, which is designed to protect participants’ program investments. For information on this optional insurance or to purchase the plan, please refer to the other brochure you received in this mailing or call 1-877-846-8806 or visit www.roadscholarinsurance.com

The brochure indicates that the Accident Medical, Sickness, and Baggage plan is secondary in nature. Does this mean I have to have other insurance before I can collect under the terms of the insurance plan?

Answer: No, it means that if you have other insurance that covers you when traveling outside of the United States or the loss was caused when your property was checked with a third party (e.g., airline, cruise line, hotel, etc.), this insurance plan would be considered secondary to the plan you have or the liability coverage provided by the third party. If you do not have insurance that covers you outside of the United States, our insurance plan would become your primary plan.

The only insurance I have is Medicare and a supplement that does not cover me when traveling outside the United States. Will this plan be my primary insurance?

Answer: Yes.

If I have a “Pre-Existing Condition,” will that exclude me from the insurance provided with the Road Scholar Travel Assistance Plan?

Answer: Not necessarily. Please look closely at the “Pre-Existing Condition” definition on Page 6 of this brochure.

Do I have to pay my medical bills or other expenses I incur in the event of an emergency or will this insurance coverage pay the bills directly?

Answer: You will be responsible for paying your medical bills as well as all other expenses related to an emergency. When you return home, you should submit your receipts to your primary insurance carrier. Then, for any remaining expenses not paid by your primary insurance carrier, you should submit to Berkely a completed claim form along with the Explanation of Benefits (EOB) that you receive from your primary insurance carrier.

Does this plan cover me during travel I do before or after my Road Scholar program?

Answer: This plan covers you only while you are on your Road Scholar program and on the days of air travel to/from the program. If you are traveling on your own for an extended period beyond the Road Scholar program, we recommend you purchase travel insurance to insure the value of those travel arrangements. You can contact Berkely at 1-877-846-8806 to purchase coverage for the extended period before/after your Road Scholar program.

Other questions?

Contact Berkely at **1 (877) 846-8806** or **1 (516) 342-2720**

Office Hours: 8:00 am - 10:00 pm ET, Monday - Friday;
9:00 am - 5:00 pm ET, Saturday

This plan was designed for Road Scholar participants and is administered by Aon Affinity Berkely Travel.

Stonebridge Casualty Insurance Company
Travel Insurance for Road Scholar
Policy Number: MZ0911097H0001A-I

Description of Coverages

Schedule	Maximum Benefit Amount
-----------------	-------------------------------

Part A. Medical Protection

Emergency Evacuation	\$125,000
Repatriation.....	\$25,000
Accident Medical Expense.....	\$50,000
Sickness Medical Expense.....	\$50,000

Part B. Baggage Protection

Baggage and Personal Effects.....	\$1,000
Baggage Delay.....	\$200

Part C. Travel Arrangement Protection

Trip Interruption	\$5,000
-------------------------	---------

Part D. Travel Accident Protection

Accidental Death and Dismemberment	
Air Common Carrier.....	\$10,000
Any Other Circumstance.....	\$10,000

Part E. Worldwide Emergency Assistance (provided by On Call International)

CareFree™ Travel Assistance.....	24/7
Medical Assistance.....	24/7
Emergency Services.....	24/7

On Call International can be reached at **1-855-464-8973**
or, from outside the U.S. or Canada, call collect*:
1-603-328-1360.

Coverages under Parts A, B, C, and D are underwritten by Stonebridge Casualty Insurance Company. Services under Part E are provided by On Call International. The benefits provided in this program are subject to certain restrictions and exclusions. Please read this brochure in its entirety for a complete description of all coverage terms and conditions. Note: Words beginning with capital letters are defined in this text in this Description of Coverage.

Summary of Coverages

Part A. Medical Protection

Medical Expense/Emergency Assistance Benefits

We will pay this benefit, up to the amount on the Schedule for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable

only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Covered Expenses:

Accident Medical Expense/Sickness Medical Expense:

1. expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services, incurred by you within one year from the date of your Sickness or Injury;
2. expenses for emergency dental treatment incurred by you during a Covered Trip;

Emergency Evacuation:

3. expenses incurred by you for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors prior approval;
4. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors prior approval;
5. expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 3 days;
6. expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence, including escort expenses if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors prior approval;
7. expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your place of residence, from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the Policy.

Repatriation:

8. repatriation expenses for preparation and air transportation of your remains to your place of residence, or up to an

equivalent amount for a local burial in the country where death occurred, if you die while on your Covered Trip.

Please Note: In no event will all benefits paid for Emergency Evacuation expenses exceed the coverage limit of \$125,000. In no event will all benefits paid for Repatriation expenses exceed the coverage limit of \$25,000.

Please Note: Benefits under Parts A & C (except Emergency Evacuation and Repatriation) are subject to the Pre-Existing Condition Exclusion detailed below and other exclusions listed on Pages 12-13.

Pre-Existing Condition means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you:

1. received or received a recommendation for a diagnostic test, examination, or medical treatment; or
2. took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

If you have any questions concerning this exclusion, please call Berkely at 1.877.846.8806 for further clarification.

Part B. Baggage Protection

Baggage and Personal Effects Benefit

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage during your Covered Trip.

Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 80% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss.

We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

Items Subject to Special Limitations

We will not pay more than \$375 (or the Baggage and Personal Effects limit, if less) on all losses to jewelry; watches; precious or semi-precious gems; decorative or personal articles consisting

in whole or in part of silver, gold, or platinum; cameras, camera equipment; digital or electronic equipment and media; and articles consisting in whole or in part of fur. There is a \$300 per article limit.

Baggage Delay Benefit

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed by an Air Common Carrier for 12 hours or more during your Covered Trip. You must be a ticketed passenger on an Air Common Carrier. This coverage terminates upon your arrival at the return destination of your Covered Trip.

Part C. Travel Arrangement Protection

Trip Interruption Benefits

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule if due to a Traveling Companion's, Sickness, Injury, or death: 1) your arrival on your Covered Trip is delayed; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the Policy; b) for item 2) above, commence while you are on your Covered Trip and your coverage is in effect under the Policy; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Trip or to prevent you from continuing your Covered Trip.

Post-Departure Trip Interruption Benefits

We will reimburse you, less any refund paid or payable, for the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip:
 - a) to the next scheduled destination where you can catch up to your Covered Trip; or
 - b) to the final destination of your Covered Trip;
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip destination if you are delayed and leave after the Scheduled Departure Date.

However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy air fare by the most direct route less any refunds paid or payable for your unused original tickets.

3. reasonable additional accommodation and transportation expenses (up to \$150 per day) incurred to remain near a covered Traveling Companion who is hospitalized during your Trip.

Please note: In no event will all benefits paid for Trip Interruption expenses exceed the coverage limit of \$5,000.

Important: Your Traveling Companion must be medically capable of travel on the day you purchase this coverage. The covered reason for interruption of your Trip must occur after your effective date of coverage.

Part D. Travel Accident Protection

Accidental Death and Dismemberment

We will pay this benefit up to the amount on the Schedule if you are injured in a covered Accident which occurs while you are on a Covered Trip and covered under the Policy, and you suffer one of the losses listed below within 365 days of the Accident. The Principal Sum is the benefit amount shown on the Schedule.

<u>Loss:</u>	<u>Percentage of Principal Sum Payable:</u>
Life.....	100%
Both Hands; Both Feet or Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
One Hand and Sight of One Eye.....	100%
One Foot and Sight of One Eye.....	100%
One Hand; One Foot or Sight of One Eye.....	50%

If you suffer more than one loss from one Accident, we will pay only for the loss with the larger benefit. Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight.

Exposure and Disappearance

If by reason of an Accident covered by the Policy, you are unavoidably exposed to the elements and as a result of such exposure suffer a loss for which benefits are otherwise payable, such loss shall be covered hereunder. If you are involved in an Accident which results in the sinking or wrecking of a conveyance in which you were riding and the body is not located within one year of such Accident, it will be presumed that you suffered loss of life resulting from Injury caused by the Accident.

Air Common Carrier Benefits

The benefits provided by the Policy for air flight applies only if you sustain a covered loss in an Accident which occurs: 1) while a passenger in or on, boarding or alighting from an Air Common Carrier; or 2) being struck or run down by an Air Common Carrier of a regularly scheduled airline or an air charter company that is licensed to carry passengers for hire.

**Part E. Worldwide Emergency Assistance
(provided by On Call International)**

Not a care in the world... when you have our 24/7 global network to assist you on your travels.

- **CareFree™ Travel Assistance**
- **Medical Assistance**
- **Emergency Services**

CareFree™ Travel Assistance

Travel Arrangements

- Arrangements for last-minute flight and hotel changes

- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

Pre-Trip Information

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

Documents and Communication

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

Medical Assistance Services

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services

- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency family travel arrangements

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at **1-855-464-8973** or, from outside the U.S. or Canada, call collect*: **1-603-328-1360**.

**If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.*

Note that the problems of distance, information, and communications make it impossible for Stonebridge Casualty Insurance Company, Berkely, Road Scholar, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.

Definitions

In this Description of Coverage, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing the coverage. In addition certain words and phrases are defined as follows:

Accident means a sudden, unexpected, unintended and external event, which causes Injury.

Actual Cash Value means purchase price less depreciation.

Air Common Carrier means any air conveyance operated under a license for the transportation of passengers for hire.

Baggage means luggage, personal possessions and travel documents taken by you on the Covered Trip.

Covered Trip means a period of travel away from Home to a destination outside your city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured enrolls.

Elective Treatment and Procedures means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

Home means your primary or secondary residence.

Hospital means an institution, which meets all of the following requirements:

1. it must be operated according to law;
2. it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
3. it must provide diagnostic and surgical facilities supervised by Physicians;
4. registered nurses must be on 24 hour call or duty; and
5. the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

Immediate Family Member includes your spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), brother-sister,

grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

Injury means bodily harm caused by an accident which: 1) occurs while your coverage is in effect under the Policy; and] 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Insured means an eligible person who arranges a Covered Trip, and pays any required plan payment.

Insurer means Stonebridge Casualty Insurance Company.

Other Valid and Collectible Group Insurance means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

Policy means the contract issued to the Policyholder providing the benefits specified herein.

Policyholder means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

Program Medical Advisors means On Call International.

Schedule means the benefit schedule shown on the Description of Coverage for each Insured.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Trip.

Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the plan is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the Policy.

Traveling Companion means a person whose name appears with you on the same Trip arrangement and who, during the Trip, will accompany you.

Trip means a trip for which coverage has been elected and the plan payment paid, and all travel arrangements (except air flights) are arranged by Road Scholar prior to the Scheduled Departure Date of the trip.

Usual and Customary Charge means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 90th percentile.

Policy Exclusions

In Parts A , C & D:

We will not pay for any loss or expense caused by or resulting from: a Pre-Existing Condition as defined in the plan. This exclusion does not apply to benefits under covered expenses emergency medical evacuation or repatriation of remains of the Medical Expense/Emergency Assistance Benefits coverage or for Trip Interruption claims resulting from death.

In Parts A, C & D:

We will not pay for any loss under the Policy, caused by or incurred resulting from:

1. mental, nervous, or psychological disorders, except if hospitalized;
2. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
3. normal pregnancy, except if hospitalized; or elective abortion;
4. declared or undeclared war, or any act of war;
5. service in the armed forces of any country;
6. operating or learning to operate any aircraft, as pilot or crew;
7. any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
8. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
9. Elective Treatment and Procedures;
10. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
11. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the Policy is not in effect for you.

In Part B:

Items Not Covered

We will not pay for damage to or loss of:

1. a loss or damage caused by detention, confiscation or destruction by customs;
2. animals;
3. property used in trade, business or for the production of income, household furniture, musical instruments, brittle or

fragile articles, or sporting equipment if the loss results from the use thereof;

4. boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances;
5. artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses;
6. documents or tickets, except for administrative fees required to reissue tickets;
7. money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards;
8. property shipped as freight or shipped prior to the Scheduled Departure Date.

Losses not covered

We will not pay for loss arising from:

1. theft or pilferage from an unattended vehicle;
2. mysterious disappearance.

In Part D:

The following exclusions apply to the Accidental Death and Dismemberment coverage:

1. We will not pay for loss caused by or resulting from Sickness of any kind.
2. You or Your Traveling Companion's suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO & MO);
3. participation as a professional in athletics;
4. participation in organized amateur and interscholastic athletic or sports competition or events;
5. riding or driving in any motor competition;
6. nuclear reaction, radiation or radioactive contamination;
7. mountain climbing, bungee cord jumping, skin diving, scuba diving, snow skiing, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company.

Term of Coverage

When Coverage Begins

All coverages will take effect the later of 1) date and time you start your Covered Trip; or 2) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Trip.

When Coverage Ends

Your coverage automatically ends on the earlier of:

1. the date the Covered Trip is completed;
2. the Scheduled Return Date;
3. your arrival at the return destination on a round-trip, or the destination on a one-way trip;
4. cancellation of the Covered Trip covered by the Policy.

You will also be covered for benefits under Parts A, B, C and D on the day(s) you are flying to/from your destination.

Claims Procedure

- 1. Emergencies Arising During Your Trip:** Please refer to Part E. Worldwide Emergency Assistance.
- 2. All Claims:** Report your claim as soon as possible to Berkely. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information Berkely will promptly forward you the appropriate claim form to complete.

Online: www.travelclaim.com

Phone: 1 (877) 846-8806 or 1 (516) 342-2720

Mail: Berkely, 300 Jericho Quadrangle,
P.O. Box 9022, Jericho, NY 11753

Office Hours: 8:00 am - 10:00 pm ET, Monday - Friday;
9:00 am - 5:00 pm ET, Saturday

Important: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred; police reports or claims reports from the parties responsible (i.e., airline) for any delay. In the event of a Baggage Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay.

This plan was designed and is administered by Aon Affinity Berkely Travel.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY and NH, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in the section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

General Provisions

Our Right To Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

Claims Provisions

Payment of Claims Claims for benefits provided by the plan will be paid as soon as written proof is received.

Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, a Transamerica company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This is a brief Description of Coverage, which outlines benefits and amounts of coverage that may be available to you. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA, or WY), your Policy is provided on an individual form. You can request a copy of your Individual Policy or Group Policy for all other states by calling 1-800-453-4090. Your Individual Policy or Group Policy will govern the final interpretation of any provision or claim.



printed on recycled paper

9/2012
25679055