

USA-ASSIST Annual MultiTrip Program

INTERNATIONAL MULTITRIP ANNUAL PLANS

SUMMARY OF BENEFITS		All figures in US Dollars
Annual MultiTrip features	Maximum period per journey: 30 days. Maximum period per year: 180 days. Number of trips per year: Unlimited .	
Trip Cancellation (Optional)	Tour cost to a maximum of US\$ 4,500 per policy period.	
Trip Interruption	Tour cost to a maximum of US\$ 4,500 up to US\$ 1,500 per person per trip.	
Trip Delay / Missed Connection	US\$ 500. Including up to US\$ 150 per day for reasonable accommodations and meals.	
Emergency Medical Expenses	Maximum limit options per policy period: US\$ 500,000 available up to 55 years old. US\$ 250,000 available up to 65 years old. US\$ 100,000 available up to 65 years old US\$ 75,000 available up to 75 years old	
Emergency Medical Evacuation / Repatriation	US\$ 100,000. In addition to Emergency Medical Expense Benefit.	
Hospital Indemnity	US\$ 75 per day, up to US\$ 750.	
Local Ambulance Expenses	Included in Emergency Medical Expense Benefit.	
Return of Remains	Included in Emergency Medical Evacuation / Repatriation Benefit.	
Baggage Delay	US\$ 200.	
Accidental Death & Dismemberment	24-Hour: US\$ 10,000. Common Carrier: US\$ 25,000.	
Dental Emergency	Included in Emergency Medical Expense Benefit. US\$ 750 maximum.	
Pre-Existing Conditions (Please refer to Definitions Section below for more details)	3 year look-back period from Effective Date. Waived for Emergency Medical Evacuation / Repatriation Benefit.	
Flight Accident Coverage (Optional)	US\$ 100,000 or US\$ 300,000.	
Travel Assistance Services	Included.	
Coinsurance	No Coinsurance. Plan pays 100% of eligible expenses.	
Deductible	US\$ 50 deductible per occurrence. Maximum of 3 Policy Period deductibles per family under the same application.	
This Summary of Benefits shows the Maximum Benefit Amounts available through this program. Please refer to Your Schedule of Benefits / ID Card to determine which benefits and limits apply to Your Trip.		

Supported By:

Guardian Life of the Caribbean Ltd.

1 Guardian Drive, West Moorings, P. O. Box 88
Port of Spain, Trinidad and Tobago

www.gloc.biz

(Member of Guardian Holding Group)

Administered By:

Global Excel Management, Inc.

73 Queen Street, Sherbrooke, J1M 0C9
Quebec, Canada

www.globalexcel.com

ELIGIBILITY

The **Annual MultiTrip** plans (USA-ASSIST International MultiTrip Annual Plans) are available for residents of any country traveling outside their country of residence.

Annual MultiTrip plans must be purchased outside the United States and are not available to United States Residents. They are available for US Citizens residing abroad.

Maximum trip length under **Annual MultiTrip** plans are 30 consecutive days for any single trip with a total maximum of 180 traveled days per policy year. Number of trips is unlimited per policy year. Any trip must be declared before the departure date.

Note: to be eligible for benefits the maximum trip length cannot exceed 30 consecutive days per journey.

WHEN YOUR BENEFITS APPLY

Effective Date is the date which begins at 12:01 a.m. following the: 1) postmark date of Your enrollment form or 2) the date You fax or transmit Your enrollment via the internet with the proper payment.

Trip Cancellation Benefit begins on the policy Effective Date for the first Scheduled Trip. Trip Cancellation Benefit for later Scheduled Trips, will begin at 12:01 a.m. the following day after you paid full arrangements of your Scheduled Trip.

Assistance Services begin on the policy Effective Date.

Flight Accident Option Benefit begins on the departure date of each Scheduled Trip or the date Your completed enrollment form and fees are postmarked, faxed, or transmitted via the internet. Ends on Scheduled Return date or when the 30 day trip period is completed, whichever comes first.

Trip Delay Benefit is in force while You are en route to and from your Scheduled Trip.

All Other Benefits begin on 12:01 a.m. on the Scheduled Departure Date of each Scheduled Trip or your Protection Plan Effective Date whichever is later, and ends at the point and time of return on or before the Scheduled Return Date.

HOW YOUR PROTECTION PLAN WORKS

Your Certificate is a contract between You and Us. We will pay for any claim you make which is covered by this Certificate and happens during the period of travel. Unless specifically mentioned the benefits and exclusions within each section, apply to each covered person. Your Certificate does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading "Definitions".

YOUR PURCHASE CANCELLATION RIGHTS

Thank you for taking out online travel protection with us. Your Certificate shows the sections of the protection you have chosen, the people who are covered and any special terms or conditions that may apply. It is very important that you read the whole of this document before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If your purchased plan does not meet your requirements, please notify your issuing agent, broker or contact USA-ASSIST by phone to +1 310 694-8453 or by e-mail at usa-assist@usa-assist.com within 10 days of receiving your certificate for a refund of your premium, but in no instance will cancellation be accepted within 10 days prior to the departure date.

Please note that your cancellation rights are no longer valid after this initial 10 day period.

TRIP CANCELLATION

You are eligible for unused non-refundable prepaid expenses for travel transportations and accommodation expenses (up to the benefit amount shown on Your certificate but not more than the amount equal to the cost of your paid airline ticket, whichever is less), whenever you are prevented from taking a Scheduled Trip for any of the following reasons that occur after the effective date of your protection plan:

1. Specified sickness, injury or death of you, your traveling companion, business partner or family member of either you or your traveling companion that results in medically imposed restrictions as certified by a legally qualified physician at the time of loss, preventing your continued participation in the Scheduled Trip.

2. Weather that causes complete cessation of services of your common carrier for at least 48 consecutive hours.
3. Employer termination or layoff affecting you or a person sharing the same room. Employment must have been with the same employer for at least three continuous years.
4. Terrorism. The Terrorist Incident must occur in a city listed on Your itinerary within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident, which is causing Your cancellation. Benefits are not provided if Your Travel Supplier offers a substitute itinerary.
5. Hijack, quarantine, jury duty or court ordered appearance as a witness in a legal action in which you or your traveling companion are not a party (except law enforcement officers).
6. Primary residence of you or your traveling companion is rendered uninhabitable due to unforeseen circumstances.
7. Traffic accident directly involving either you or your traveling companion, substantiated by a police report, while in route to a scheduled departure point.
8. If your travel supplier cancels your Scheduled Trip, you will receive up to US\$ 75 for the reissue fee charged by the airline for your tickets. You must cover the full cost of the trip.

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, report the event as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

TRIP INTERRUPTION

If You are prevented from completing a Scheduled Trip for any of the reasons listed under the Trip Cancellation section above that occur after Your Protection Plan Effective Date and after the departure date of the Scheduled Trip, You are eligible up to the benefit amount shown on Your certificate for:

1. Any unused non-refundable prepaid expenses for Travel Arrangements;
2. Return air: One way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket;
3. Accommodations and transportation expenses for up to US\$ 150 per day for 10 additional days when a Traveling Companion must remain hospitalized or an

Injury or Sickness not requiring hospitalization prevents You from continuing travel and You must extend Your Trip with additional hotel nights due to medically imposed restrictions on a Traveling Companion as certified by a Legally Qualified Physician.

4. Single supplement upgrade - You are eligible for benefits when Your Traveling Companion cancels or interrupts a trip for a specified reason and You do not.

TRIP DELAY / MISSED CONNECTION

You are eligible for benefits up to the benefit amount shown on Your certificate for: a) Additional Transportation Cost to join the Trip or return home, including up to US\$ 150 per day for reasonable accommodations and meals, if Your delay requires an unplanned overnight stay; or b) unused nonrefundable portion of the prepaid expenses as long as the expenses are supported by proof of purchase and are not reimbursable by any other source. Delay must be for 3 hours or more and certified due to one of the following reasons:

1. Delay of Common Carrier (which is certified by the Common Carrier);
2. A traffic accident in which You were not directly involved (substantiated by a police report);
3. Documented weather condition preventing You from getting to the point of departure;
4. Quarantine, hijacking, strike;
5. Lost or stolen passports, travel documents or money (must be substantiated by a report to the police or the appropriate authority);
6. Natural disaster, terrorism or riot..

BAGGAGE DELAY

If Your checked baggage is delayed or misdirected while on Your Trip for more than 24 hours from Your time of arrival at Your destination other than Your residence by a Common Carrier, You are covered for the expense of necessary purchases of personal items up to the Maximum Benefit Amount as long as the expense is substantiated by receipts for purchases. Common Carrier must certify the delay.

EMERGENCY MEDICAL EXPENSES

You are eligible for medical benefits, arising from a Medical Emergency, in excess of a US\$ 50 per Occurrence Deductible, up to the benefit amount shown on Your certificate for:

1. Eligible Medical Expenses incurred as a result of an accidental Injury which occurs or Sickness which first manifests itself during the Trip. You must receive initial Medical Treatment for Injury or Sickness within 15

days after the date of the accident that caused the Injury or the onset of Sickness. All treatments must be received up to 15 days following the Scheduled Return date.

2. Benefits will include expenses for emergency dental treatment not to exceed US\$ 750.
3. Advance payment will be made to a Hospital, subject to the applicable benefit amount, if needed to secure Your admission to a Hospital because of Sickness or Injury which first occurs during the course of the Trip. The authorized Administrator will coordinate advance payment to the Hospital. In all cases, benefits will not be paid in excess of the Usual and Customary Charges.

Limitation of Benefits: Once You are deemed medically stable to return to Your country of residence (with or without a medical escort) either in the opinion of the Insurer or by virtue of discharge from hospital, Your emergency is considered to have ended, whereupon any further consultation, treatment, recurrence or complication related to the medical emergency will no longer be eligible for coverage under this policy.

HOSPITAL INDEMNITY

Should the Insured Person be hospitalized while traveling outside the United States or Canada, and the hospitalization is considered a Covered Expense, the Company will indemnify the Insured US\$ 75 for each night spent in the hospital up to a maximum of US\$ 750.

EMERGENCY MEDICAL EVACUATION / REPATRIATION

You are eligible for benefits equal to the benefit amount purchased for:

1. Medical evacuation which is determined by a Legally Qualified Physician and the authorized Assistance Company's medical director when Injury or Sickness is acute or life threatening and adequate treatment is not available at a local Hospital. Transportation will be provided to the closest Hospital or medical facility capable of providing adequate treatment;
2. Medical repatriation is provided when it is deemed Medically Necessary by a Legally Qualified Physician and the authorized Administrator for You to return to Your home or a Hospital near Your home for continued treatment. Transportation Expense incurred will be paid for You via one-way Economy Transportation; or commercial upgrade, based on Your condition as recommended by the local attending Legally Qualified Physician and the authorized Assistance

Company: a) to return to Your permanent residence or b) to be moved to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment;

3. Either: a) transportation will be provided for the return trip home via Economy Transportation for any dependent children under 18 who are accompanying You if You are confined to a Hospital for more than 7 consecutive days; or b) if You are traveling alone and are confined to a Hospital for more than 7 consecutive days, this benefit will provide one round-trip Economy Transportation for a person of Your choice to visit You in a Hospital.
4. Benefits will also be paid to return Your mortal remains to your home country should You die while on your trip (as listed in the Travel Assistance Services Section). In such event, the maximum benefit amount will be up to US\$ 5,000 towards the actual cost incurred for preparation of remains; homeward transportation of the deceased insured person to his country of residence; or cremation and/or burial at the place of death of the insured person. The cost of the casket or urn is not covered by this benefit.

These benefits provide the most appropriate and Economical Transportation by the most direct and economical route. This benefit for land or air transportation includes, but is not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized Assistance Company.

Benefits are calculated less the value of an unused return travel ticket. If benefits are payable under Your Protection Plan and You have other protection that may provide benefits for this same loss, we reserve the right to recover from such other protection.

Pre-existing Condition limitation is automatically waived for Emergency Medical Evacuation / Repatriation benefits.

ACCIDENTAL DEATH & DISMEMBERMENT

You are eligible for benefits 24 hours a day, in an amount equal to the benefit amount shown on Your schedule/certificate, when You sustain Injuries resulting in any of the following losses within 180 days from the date of the accident. Where applicable You will receive benefits in an amount equal to the amount purchased when You sustain Injuries on a Common Carrier:

1. Received while a passenger (not as a pilot, operator or member of the crew) riding in,

- boarding or alighting from a public conveyance provided by a Common Carrier;
2. Resulting in any of the losses listed below within 180 days from the date of the accident.

Benefits will be paid for the following types of Loss or Injury in the amounts shown:

Type of Loss / Benefit Amount

Loss of Life	100%
Loss of both feet	100%
Loss of both hands	100%
Loss of both eyes.....	100%
Loss of one hand and one foot	100%
Loss of one hand and one eye	100%
Loss of one foot and one eye	100%
Loss of one hand	50%
Loss of one foot	50%
Loss of one eye	50%

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. Only the largest applicable amount shown above (the largest applicable) will be paid for the Injuries resulting from one accident. The benefit for loss of: a) two limbs; b) both eyes; or c) one limb and one eye is payable only when such loss results from the same accident. If, while covered by this benefit, You are unavoidably exposed to the elements because of a covered accident and suffer a loss for which benefits are payable under this benefit, such loss will be covered. If, while covered by this benefit, You are in an accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this benefit, and Your body has not been found within 52 weeks from the date of the accident, it will be presumed, unless there is evidence to the contrary that You suffered loss of life as a result of those Injuries.

FLIGHT ACCIDENT OPTION

You are eligible for benefits equal to the amount purchased for accidental death, dismemberment or loss of sight as the result of an accident while a passenger on:

1. A regularly scheduled airline flight or regularly scheduled charter operated; in scheduled air transportation pursuant to economic authority issued by the Civil Aeronautics Board; by an intrastate scheduled airline of United States registry maintaining regularly published schedules and licensed for the transportation of passengers by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates; or by a

scheduled airline of foreign registry maintaining regularly published schedules and licensed for transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registry of such airline;

2. Any aircraft, other than a single-engine jet, which at the time is making a flight for the principal purpose of transporting passengers and not for any other operational, tactical or test purpose and which is operated by the Military Airlift Command of the United States, the Royal Canadian Air Force Air Transport Command, or the Royal Air Force Air Transport Command of Great Britain;
3. Any land or water conveyance provided at the expense of the air carrier as a substitute for an aircraft covered by Your Protection Plan;
4. A vehicle licensed to carry passengers for hire, but only when going to an airport to board an aircraft on which You are eligible for benefits under Your Protection Plan; or when leaving an airport after alighting from such an aircraft;
5. Received while upon airport premises designated for passenger use immediately before boarding or immediately after alighting from an aircraft on which You are covered by Your Protection Plan.

When You sustain Injuries resulting in any of the following losses within 180 days from the date of the accident, benefits will be paid for the following types of Loss or Injury in the amounts shown:

Type of Loss / Benefit Amount	
Loss of Life.....	100%
Loss of both feet	100%
Loss of both hands.....	100%
Loss of both eyes.....	100%
Loss of one hand and one foot	100%
Loss of one hand and one eye.....	100%
Loss of one foot and one eye.....	100%
Loss of one hand	50%
Loss of one foot	50%
Loss of one eye.....	50%

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. Only the largest applicable amount shown above will be paid for the Injuries resulting from one accident. The benefit for loss of: a) two extremities; b) both eyes; or c) one extremity and one eye is payable only when such loss results from the same accident. If, while covered by this benefit, You are unavoidably exposed to the elements because

of an eligible accident and suffer a loss for which benefits are payable under this benefit, such loss will be payable under Your Protection Plan. If, while eligible for this benefit, You are in an accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are scheduled under Your Protection Plan, and Your body has not been found within 52 weeks from the date of the accident, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.

TRAVEL ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical evacuation / repatriation
- Repatriation of remains
- Medical or legal referral
- Hospital admission guarantee
- Emergency cash advance*
- Translation service
- Prescription drug*
- Eyeglass replacement*
- Passport / visa information*
- Bail bond*
- Lost Baggage retrieval*
- Inoculation information*

** The Travel Assistance Service will give you guidance and advice on how to work out a problem that may arise during your trip, but will not cover its cost.*

TRAVEL ASSISTANCE SERVICES

English/French/Others
USA and Canada:
 +1 877-330-0460 (toll free)
Rest of the World:
 +1 819-780-1768 (collect calls accepted)

Español
Desde EE.UU. o Canadá:
 +1 866-566-1128 (sin costo).
Desde cualquier parte del mundo:
 +1 819-566-1128 (acepta por cobrar).

DEFINITIONS

Additional Transportation Cost means the actual cost incurred for one-way Economy Transportation by Common Carrier reduced by the value of an unused travel ticket.

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 Partner means an individual who: a) is involved in a legal general partnership with You; and b) is actively involved in the day-to-day management of Your business.

Common Carrier means any public land, air or water conveyance operating under a valid license providing for the transportation of passengers for hire.

Default means the inability to provide contracted services due to a material financial failure.

Economy Transportation means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Trip, reduced by the value of an unused return travel ticket.

Eligible Medical Emergency Expense means expense incurred for services and supplies: a) listed below; and b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which are limited to: the services of a Legally Qualified Physician; Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a hospital room for recovery of Injury or Sickness); transportation furnished by a professional ambulance company to or from a Hospital; and prescribed drugs, prosthetics and therapeutic services and supplies.

Family Member means any of the following who resides in Your country of residence: You or Your Traveling Companion's: legal spouse (or common-law spouse where legal), legal guardian, 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), grandchild, aunt, uncle, niece or nephew.

Hospital means: a) a place which is licensed or recognized as a general hospital by the proper authority of the state or country in which it is located; b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and x-ray facility; and c) a place recognized as a general Hospital by the Joint Commission on the Accreditation of Hospitals.

Hospital does not include an institution licensed or used principally: a) for treatment or care of drug addicts or alcoholics; or b) as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

Injury/Injuries means accidental bodily injury received after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date and in loss independently of

Sickness and all other causes and certified by a Legally Qualified Physician.

Intoxicated means a blood alcohol level which equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where you are located at the time of an incident.

Legally Qualified Physician means a physician or a Christian Science Practitioner: a) other than You, a Traveling Companion or a Family Member; b) practicing within the scope of his or her license; and c) recognized as a physician in the place where the services are rendered.

Medical Treatment means treatment, advice or consultation by a Legally Qualified Physician.

Medically Necessary means a service or supply which: a) is recommended by the attending Legally Qualified Physician; b) is appropriate and consistent with the diagnosis in accordance with accepted standards of community practice; c) could not have been omitted without adversely affecting Your condition or quality of medical care; d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and e) is not considered experimental unless law requires payment of benefits for experimental service or supplies.

Medical Emergency means a serious dysfunction or impairment to a bodily organ or part or to vital bodily functions, caused by Injury or the sudden or unexpected onset of Sickness of such a severe nature that immediate medical care must be given to the Covered Person.

A Medical Emergency ends when, as a result of a Medically Necessary treatment, service or supply rendered to a Covered Person, the symptoms and/or the physical condition that caused the Medical Emergency no longer constitute a serious dysfunction or impairment to a bodily organ or part or to vital bodily function, and the Covered Person's physical condition has been stabilized to the extent of allowing him/her to continue his/her trip or return to the Country of Residence for further care or treatment.

Pre-existing Condition means any Injury, Sickness or condition (including any condition from which death ensues) of You, or Your Traveling Companion, You or Your Traveling Companion's Family Member or Your Business Partner which within the 3 (three) year period prior to the policy Effective Date: a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

Published Penalties means any published cancellation penalties issued by Your travel agency or Travel Supplier that apply to all clients of the travel agency or Travel Supplier and can be documented at time of the sale of the Trip. The loss must occur within the Travel Supplier's penalty period. The maximum amount reimbursable under the travel agencies Published Penalties is 10% of the Trip cost (excluding taxes and other non-commissionable items) or 10% of the amount You have paid, whichever is less. Maximum payable under any one claim is the Trip cost, excluding taxes and other non-commissionable items.

Reasonable, Usual and Customary Charges mean those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed, or services or supplies are provided.

Scheduled Trip means the programmed period of travel (Maximum 30 consecutive days).

Scheduled Departure Date means the date on which You are scheduled to leave on Your Trip.

Scheduled Return Date means the date on which You are scheduled to return to the point of origin or the original final destination.

Sickness means an illness or disease which is diagnosed or treated by a Legally Qualified Physician after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date.

Strike means any stoppage of work: a) As a result of a combined effect of workers which was unannounced and unpublished at the time travel services were purchased; and b) Which interferes with the normal departure and arrival of a Common Carrier.

Transportation Expense means: a) The cost of conveyance of You and any medical personnel (if Medically Necessary); and b) The cost of Medically Necessary services or supplies.

Travel Arrangements mean: a) transportation; b) accommodations; and c) other specified services arranged by the Travel Supplier for the Trip.

Traveling Companion means a person or persons with whom You a) have coordinated Travel Arrangements and b) intend to travel with during the Trip. Note: a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

Travel Supplier means any entity or organization that coordinates or supplies travel services for You.

Trip means scheduled trips, tours or cruises for which: a) benefits are requested; and b) the required plan cost is submitted prior to the Scheduled Departure Date.

You/Your means the individual named on the enrollment form who has purchased a Trip and

who has paid the required cost for Your Protection Plan.

WHAT BENEFITS ARE NOT PAYABLE

Benefits are not payable for Sickness, Injuries or losses of You or Your Traveling Companion:

1. Resulting from suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane;
2. Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined in war or terrorism.;
3. Occurring while or resulting from riding, driving or participating in races, or speed or endurance contests;
4. Occurring while or resulting from mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment);
5. Occurring while or resulting from participating as a member of a team in an organized sporting competition;
6. Occurring while or resulting from participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving;
7. Any Mental and Nervous disorders, unless hospitalized;
8. Occurring while or resulting from piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. Received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
12. For dental treatment (except as otherwise specifically provided herein);
13. Due to a Pre-Existing Condition (Pre-existing Condition limitation is automatically waived for emergency Medical Evacuation / Repatriation benefits);
14. A Legally Qualified Physician advises You or Your Traveling Companion not to travel due to Sickness or Injury;
15. Bankruptcy or Default of a Travel Supplier.
16. Congenital abnormalities and conditions arising out or resulting therefrom.

For Baggage Delay claims, Benefits are not payable for any delay of the following:

1. Animals;
2. Automobile or automobile equipment, boats or other vehicles or conveyances, trailers,

- motors, aircraft, bicycles (except when checked as baggage with a Common Carrier);
- 3. Household effects and furnishings, antiques or collectors items;
- 4. Sunglasses (prescription or non-prescription) or contact lenses;
- 5. Artificial teeth or dental bridges;
- 6. Hearing aids;
- 7. Prosthetic limbs;
- 8. Prescribed medications;
- 9. Keys;
- 10. Money, credit cards, tickets, documents (except as otherwise specified under the benefit description) or securities;
- 11. Stamps;
- 12. Professional or occupational equipment or property (whether or not electronic business equipment), telephones or computer hardware or software.

FILING A CLAIM

Contact the Claim Administrator as soon as possible but no later than 30 days from the date of your occurrence to report a claim.

You can download the appropriate claim form under Your travel protection plan from www.usa-assist.com (Customer Service / Claims section).

You should complete the form and send it to the Administrator with all required information and documents.

CLAIM ADMINISTRATOR

Global Excel Management, Inc.

Contact Information

Email: assistance@globalexcel.com

Fax: +1 819-566-2852

24/7: +1 819-780-1768

Mailing Addresses

From all countries, except USA:

73 Queen Street
Sherbrooke, QC J1M 0C9
Canada

From the USA:

P.O. Box 9
Beebe Plain, VT 05823
USA

To facilitate prompt claims settlement, You will be asked to provide proof of Your loss. Therefore, be sure to obtain the following as applicable:

- ~ For medical claims: detailed medical statements from treating physicians where and when the accident or Sickness occurred as well as receipts for medical services and supplies;

- ~ For baggage delay claims: reports from parties responsible (i.e. airline, cruiseline, etc.) for delay;
- ~ For trip delay claims: a statement from party causing delay and receipts for expenses;
- ~ For cancellation / interruption claims: Your travel invoice, the cancellation or interruption date, original unused tickets/vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. You will also be asked to provide proof of payment.

For Emergency admissions and situations, the administrator must be contacted within 48 hours, or as soon as reasonably possible. Please contact the administrator for PreNotification / Referral prior to a) any medical treatment being received in the United States; b) hospital admissions Worldwide; or c) inpatient or outpatient surgeries Worldwide.

Pre-Approval of Surgery, Invasive Procedure, Diagnostic Testing and Treatment: The Claim Administrator must approve in advance any surgery, invasive procedure, diagnostic testing or treatment (including, but not limited to, cardiac catheterization), prior to the insured undergoing such surgery, procedure, testing or treatment. It remains Your responsibility to inform Your attending physician must call the Claim Administrator for approval, except in extreme circumstances where such action would delay surgery required to resolve a life threatening medical crisis.

Failure to Notify the Claim Administrator: In the event of an emergency during a covered trip, You must call the Claim Administrator immediately prior to seeking treatment. If it is not reasonably possible for You to contact the Claim Administrator prior to seeking treatment due to the nature of Your emergency, You must have someone else to call on Your behalf or You must call as soon as medically possible. Failure to do so limits benefits payable to: a) in the event of hospitalization, 80% of eligible expenses, based on reasonable and customary costs, to a maximum of US\$ 25,000; and b) in the event of an outpatient medical consultation, a maximum of one visit per sickness or injury. You will be responsible for payment of any remaining charges.

Note: Please be aware that this is not a general health insurance policy, but an interim travel medical program intended for use while away from your Home Country or Country of Residence. The Plan does not guarantee payment to a facility or individual for medical expenses until the Company determines that it is an eligible expense. It is the Insured Person's responsibility to maintain all records regarding travel history and provide any documents to the Administrator which would verify the Eligibility Requirements.

NOTES

- ~ During an emergency (whether prior to admission, during a hospitalization or after Your release from the hospital), the Insurer reserves the right to: a) transfer You to one of its preferred health care providers; and/or b) return You to Your country of residence, for the medical treatment of Your sickness or injury, provided that this will not represent danger to Your life or health. The Claim Administrator will make every provision for Your medical condition when choosing and arranging the mode of your transfer or return and, in the case of a transfer, when choosing the hospital. If you choose to decline the transfer or return when declared medically stable by the Insurer, the Insurer will be released from any liability for expenses incurred for such sickness or injury after the proposed date of transfer or return.
- ~ No benefits will be paid for any expenses reimbursed to You or services provided to You by any other source. Benefits cannot be duplicated under Your Protection Plan.
- ~ Unless You otherwise designate a beneficiary, or in the event the designated beneficiary predeceases You, indemnity for loss of life will be paid to the first of the following surviving beneficiaries: Your spouse; child or children, jointly; parents, jointly if both are living, or the surviving parent, if only one survives; brothers and sisters jointly; or Your estate.
- ~ Protection Plan costs are non-refundable.
- ~ If You have two Annual MultiTrip Plans or any other USA-Assist plan that duplicate benefits, You will be paid up to the highest benefit amount under only one Protection Plan for each trip.

Benefits under Your Protection Plan are provided by Guardian Life of the Caribbean Ltd., rated A- (Excellent) by AM Best.

QUESTIONS AND INFORMATIONS

Contact your agent, broker or USA-ASSIST.

USA-ASSIST Worldwide Protection

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