Your Travel Insurance Policy

Thank you for buying a travel insurance plan from us!

Your plan is described in the following documents:

- This policy, which explains how our travel insurance works.
- The letter of confirmation that came with your package, which tells you what coverage your plan includes and the limits.
- Any other information you receive with your package, including riders or other forms.

Please make sure you read these documents carefully. This policy may describe coverage your plan doesn’t include. Make sure you review carefully your letter of confirmation. Contact us immediately if you don’t receive your letter of confirmation or if you think there is a mistake.

All dollar amounts in these documents are in US dollars.

We can help!
Our assistance team can help you with problems 24 hours a day, almost anywhere in the world.

In the United States, Canada, Puerto Rico and the U.S. Virgin Islands 1-800-654-1908
All other locations, call collect 1-804-281-5700
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SECTION 1: OUR AGREEMENT WITH YOU

Your travel insurance plan (your plan) includes both insurance coverage and assistance services.

Throughout this document:
- we, us and our mean Jefferson Insurance Company and its agents;
- Jefferson means Jefferson Insurance Company;
- you and your mean the people listed on your letter of confirmation; and
- all other bolded terms are defined in Section 6, Definitions.

No one has the right to describe this travel insurance any differently than it has been described in this document, or to change or waive any of its provisions.

About this agreement
Please read your policy carefully for full details. This is a legal contract. The entire contract consists of the policy, any riders attached to it; and the letter of confirmation. You have a duty to make all reasonable efforts to minimize any loss.

We have issued the policy and any attached riders based on your payment of the premium and on the information you included in your application or other form. The statements you made in your application or other form are representations and not warranties. We may use this information to void insurance, reduce benefits or defend our decision about a claim.

The headings in this policy are for convenience only.

Satisfaction Guarantee
We will refund your insurance premium if you cancel your plan within 10 days of purchase and you haven’t started your trip or filed a claim.

Signed for Jefferson Insurance Company, 9950 Mayland Drive, Richmond, VA 23233

Mike Nelson, President
Fred Faett, Secretary
SECTION 2: WHAT THIS POLICY INCLUDES

This is a named perils travel insurance policy, which means it covers only the specific situations, events and losses included in this document, and only under the conditions we describe.

The plan you purchased may not include all the coverage described here. Make sure you check your letter of confirmation to confirm your coverage and limits.

Your plan also includes assistance services, which are described in Help while traveling.

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* Underwritten by Jefferson Insurance Company
How to read Section 2

When it applies
Tells you when you're eligible to make a claim. These situations and events are called covered reasons.

What it covers
Tells you the kinds of things you can be reimbursed for. You’ll find out more in Section 5, Claims information.

We can help!
Tells you about related assistance services that are available to you worldwide. You'll find a complete list in Help while traveling.

Important
Be sure to also read Section 3, What this policy excludes, as well as Section 4, Who is covered and when, for important information on how your coverage works.

Travel insurance doesn’t cover everything. It’s designed to protect you when there’s a sudden, unexpected problem or event.

YOUR TRIP IS CANCELED OR INTERRUPTED

Important
You need to contact your travel suppliers within 72 hours of canceling or interrupting your trip to qualify for the largest reimbursement possible. If you notify your suppliers later and get a smaller refund, we will not cover the difference. If you're seriously ill or injured, contact your travel suppliers as soon as you can.

We can help!
Need help sending an emergency message or getting flight information? See Help while traveling, for a complete list of ways we can help.

Trip cancellation and Trip interruption coverage

When it applies
Your trip is canceled before you get started, or interrupted after you’ve left, for one of the following covered reasons:

Health
Injury, illness or medical condition
You or a traveling companion is seriously ill or injured.
Specific requirements:

- The injury, illness or medical condition must be disabling enough to make a reasonable person delay, cancel or interrupt their trip.
- A doctor must examine you or a traveling companion and advise you or a traveling companion to cancel or interrupt your trip before you cancel or interrupt it. If that isn’t possible, a doctor must examine you within 72 hours of your cancellation or interruption.

A family member who isn’t traveling with you is seriously ill or injured.

Specific requirement:

- The injury, illness or medical condition must be considered life threatening, require hospitalization, or he or she must require your care.

Death
You, a traveling companion or family member dies.

Specific requirement:

- A traveling companion’s or family member’s death must occur before or during your trip.

Quarantine
You or a traveling companion is quarantined.

Transportation and accommodation
Traffic accident
You or a traveling companion is in a traffic accident on the way to your point of departure, and:

- you or the traveling companion need medical attention; or
- the car needs to be repaired because it’s not safe to drive.

Legal
Jury duty or court-ordered appearance
You’re summoned by a court order or subpoena to serve on a jury or appear in court.

Environment
Home uninhabitable
Your primary residence is uninhabitable because of a natural disaster, fire, flood, burglary or vandalism.
Canceled services
Your airline, cruise line, or tour operator or travel supplier stops offering all services for at least 24 consecutive hours where you’re departing, arriving or making a connection because of:
- a natural disaster;
- severe weather; or
- a strike.

Specific requirements: (all must apply)
- Your travel supplier doesn’t offer you a substitute itinerary; and
- The striking workers aren’t employed by the supplier you purchased your plan or travel services from, or an affiliate of that supplier.

Politics and violence
Hijacking
You or a traveling companion is hijacked.

Terrorism
A terrorist event happens at your U.S. or foreign destination within 30 days of the day you’re scheduled to arrive.

Specific requirement:
- For locations outside the United States, you’re not covered if there’s been a terrorist event at your destination in the 30 days before your plan’s effective date.

Work
Termination or layoff
You or a traveling companion is terminated or laid off from a company after your plan’s effective date.

Specific requirements: (all must apply)
- The termination or layoff isn’t your fault; and
- You worked for this employer for at least three continuous years.

Military Duty in the U.S. Armed Forces
You or a traveling companion, serving in the U.S. Armed Forces, is reassigned, or have personal leave revoked, except because of war, the War Powers Act, base or unit mobilization, unit reassignment or disciplinary action.

Other
Extended travel delay
You miss more than half of the total length of your trip because your travel is delayed.
What it covers

Specific requirements: (all must apply)
• Your plan must include travel delay coverage; and
• You must be delayed for a covered reason listed under travel delay coverage.

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Trip cancellation coverage
Non-refundable payments and deposits
Payments and deposits you made before your trip was canceled, less any published refunds you’re entitled to receive.

Accommodation
The extra cost of single accommodation if you prepaid for shared accommodation and a traveling companion canceled or interrupted their trip for a covered reason or was delayed for a covered reason.

Trip interruption coverage
Prepaid expenses
The unused part of your prepaid expenses, less any refunds you receive.

Accommodation
The extra cost of single accommodation if you prepaid for shared accommodation and a traveling companion canceled or interrupted their trip for a covered reason or was delayed for a covered reason.

Transportation
Reasonable transportation expenses for getting to:
• your final destination or a place where you can continue your trip; or
• your original destination another way, if your travel is delayed for 24 hours or more at the start of your trip.

Expenses for the cost of staying longer than you planned
Extra accommodation and transportation expenses because a traveling companion is hospitalized.

Special limit:
• Maximum of $100 a day for up to five days.
YOU GET SICK OR HURT WHILE TRAVELING

We can help!
Need help finding a doctor or getting emergency cash from home to pay for treatment? See Help while traveling, for a complete list of ways we can help.

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Emergency medical/dental coverage

When it applies

You have to pay for emergency medical or dental care for one of the following covered reasons:

- you have a sudden, unexpected illness or injury during your trip that's either life threatening or could cause serious and irreparable harm if it isn’t treated.
- you have an injury or infection, a lost filling or a broken tooth during your trip that requires immediate treatment by a dentist.

Specific requirement:

- The treatment is medically necessary and is provided by a doctor, dentist, hospital or other licensed provider during your trip.

What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan, including any deductible for outpatient care that may apply to your plan.

Reasonable and customary costs

Reasonable and customary costs for supplies and services from a doctor, dentist, hospital or other licensed provider.

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Important

This is secondary coverage. If you have health insurance, you must submit your claim to that provider first. Any benefits you receive from your primary insurance provider or from any excess coverage will be deducted from your claim.

If you’re eligible for benefits or compensation through a government-funded program other than Medicaid, you don’t qualify for this coverage.
## Emergency medical transportation coverage

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Your emergency medical transportation limit is the total amount available for all covered services described below. Please refer to your *letter of confirmation* to confirm that you have this benefit in your plan and your total dollar limit.

You or your representative must contact us and we must make all transportation arrangements in advance. We will not pay for any of the services listed in this section if we didn't authorize and arrange it.

### Moving you to a Hospital or medical clinic (emergency medical evacuation)

If you're seriously ill or injured during your trip and our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- our medical team will consult with the local doctor;
- we'll identify the closest appropriate facility, make arrangements and pay to transport you to that facility; and
- we'll arrange and pay for a medical escort if we determine one is necessary.

### Getting you home after your care (medical repatriation)

If you're seriously ill or injured during your trip, under the care of a local doctor and unable to continue your trip, medical repatriation takes place once our medical team determines that you are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll:

- arrange and pay (less any refunds for unused tickets) for you to be transported via a commercial transportation carrier in the same class of service that you were booked for your trip. The transportation will be to one of the following:
  - your primary residence;
  - a location of your choice in the United States; or
  - a medical facility near your primary residence or city of your choice in the United States. We'll take your request into consideration as long as the medical facility will accept you as a patient and is approved as medically appropriate for your continued care by our medical director.
- arrange and pay for a medical escort if our medical team determines a medical escort is necessary.

### Bringing a friend or family member to you (transport to bedside)

If you're told you will be hospitalized for more than seven days during your trip, we'll transport a friend or family member to stay with you. We'll arrange and pay for round-trip transportation in economy class on a common carrier.
Getting your children home (return of dependents)
If you're told you will be hospitalized for more than seven days during your trip, we'll arrange for and pay (less any refunds for unused tickets) to transport your children under the age of 23 who are traveling with you to one of the following:

- your primary residence; or
- a location of your choice in the United States.

Transportation will be on a common carrier in the same class of service they were originally booked.

Transporting your remains (repatriation of remains)
We'll arrange and pay for the reasonable and necessary services to transport your remains to one of the following:

- a funeral home near your primary residence; or
- a funeral home located in the United States.

We'll also assist the sending and receiving funeral homes coordinate with each other.

This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault.

Your representative must contact us in advance to make these arrangements. If this is not possible, your representative must contact us within a reasonable time, but no later than one year after the transportation.

Flight accident coverage

When it applies You're in an accident on an airplane that results in:

- your death.
- total and permanent loss of sight in one or both of your eyes.
- permanent loss of one or both of your hands or feet when they are severed at or above the wrist or ankle.

Specific requirements: (all must apply)

- You are a ticketed passenger on a regularly scheduled airline operating a certified passenger aircraft;
- The accident happens while you're boarding, traveling in or disembarking from the plane; and
- The loss is a direct result of the accident and happens within 365 days of the accident.

What it covers Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Death benefit
In the event of your death, we will pay 100% of the flight accident benefit shown on your letter of confirmation.
Dismemberment benefit
If you lose one eye, hand or foot, you’re eligible for 50% of the flight accident benefit shown on your letter of confirmation. If you lose more than one eye, hand or foot, in any combination, you’re eligible for 100% of the benefit.

Benefits are payable for only one loss and are paid in a lump sum.

YOU’RE DELAYED

Important
You need to make reasonable efforts to continue your trip if you’re delayed or you miss your flight or cruise. The coverage described here can help. Any refunds you receive from your travel suppliers will be deducted from your claim.

We can help!
Need help rebooking your flight or arranging for alternative transportation? See Help while traveling, for a complete list of ways we can help.

Travel delay coverage

When it applies
Your travel is delayed for six or more consecutive hours for one of the following covered reasons:

Strike or common carrier delay
• Your departure is delayed by a common carrier.
• Your departure is delayed by an unannounced strike.

Quarantine
• You are quarantined.

Natural disaster
• There’s a natural disaster.

Politics, violence or theft
• Your passports, money or other travel documents are lost or stolen.
• Your travel is delayed by a hijacking.
• Your travel is delayed by civil disorder or unrest.
What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Prepaid expenses
The unused part of your prepaid expenses, less any refunds you receive.

and

Meals, accommodation and transportation
- Reasonable expenses for additional meals and accommodation while you’re delayed.
- Reasonable additional transportation expenses.

Special limit:
- Maximum of $150 per person per day, up to the limit shown on your letter of confirmation.

YOUR BAGGAGE IS LOST, DAMAGED, STOLEN OR DELAYED

Important
Any refunds you receive will be deducted from your claim.

We can help!
Need help contacting local authorities or getting emergency cash from home? See Help while traveling, for a complete list of ways we can help.

Lost, damaged or stolen baggage coverage

When it applies
Your baggage is lost, damaged or stolen while you’re traveling.

Specific requirements: (all must apply)
- You take reasonable steps to keep your baggage safe and intact, and to recover it; and
- You file a report giving a description of the property and its value with the appropriate local authorities, common carrier, hotel or tour operator within 24 hours of the loss.
What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Actual price, actual cash value, repair or replacement (whichever is less)

- actual price is the amount it would cost to buy a similar item.
- actual cash value is the amount the item is worth based on its current market value. If you don’t have an original receipt, we’ll cover up to 75% of its current market value.
- repair or replacement is the cost to repair or replace the item.

Special limit:
- Maximum $500 in total for all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items. You need to provide original receipts for these items or they won’t be covered.

Delayed baggage coverage

When it applies

A common carrier, hotel or tour operator delays your baggage for 24 hours or more.

Specific requirement:
- You report the loss and file a claim with the common carrier, hotel or tour operator.

What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Reasonable essential items
Reasonable essential items for you to use until your baggage arrives.

Lost, damaged or stolen electronic or sporting equipment coverage

When it applies

Your electronic or sporting equipment is:
- lost or damaged by a common carrier.
- stolen while you’re traveling.

Specific requirements: (all must apply)
- You take reasonable steps to keep your equipment safe and intact, and to recover it; and
- You file a report giving a description of the property and its value with the appropriate local authorities or common carrier within 24 hours of the loss.
What it covers

Please refer to your letter of confirmation to confirm your coverage and limits in your plan.

Repair or reimbursement (whichever is less)

- the cost to repair a damaged item; or
- a portion of the original cost, based on the age of the item:
  - 12 months old or less: 90%
  - 13-24 months old: 50%
  - 25-48 months old: 25%
  - More than 48 months old: no benefit

OTHER COVERAGE

Important
Please check your letter of confirmation to confirm your coverage and limits.

Existing medical condition coverage

If your plan includes this coverage, you, a traveling companion or family member can have an existing medical condition and you will still be eligible for all coverage and assistance services, as long as:

- you purchased your plan within 14 days of making your first trip payment or first trip deposit;
- you purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements;
- you were a U.S. resident and medically able to travel on the day you purchased the plan;
- the total cost of your trip is $10,000 per person or less; and
- all other stated terms and conditions are met.

Change fee coverage

When it applies

You have to change the dates on your airline ticket for one of the following covered reasons:

- your trip is canceled or interrupted for a covered reason listed under trip cancellation/trip interruption coverage, except cessation of operations.
- you or a traveling companion are delayed by severe weather on the way to your flight.

Specific requirement:

- If you were delayed by severe weather, you allowed enough time in your itinerary to reach your flight on time.
What it covers

Please refer to your *letter of confirmation* to confirm your coverage and limits.

*Change fees*
Fees to change the dates on your airline ticket.
SECTION 3: WHAT THIS POLICY EXCLUDES

GENERAL EXCLUSIONS

You aren’t covered for any loss that results directly or indirectly from any of the following general exclusions.

The following things if they affect you, a traveling companion or a family member, whether the family member is traveling with you or not:

- **existing medical conditions** (unless you have existing medical condition coverage in Section 2);
- intentional self-harm or attempting or committing suicide (only applies to you);
- pregnancy, (unless specifically included in Section 2), unless there are unforeseen complications or problems with the pregnancy;
- fertility treatments, childbirth or elective abortion;
- a mental or nervous health disorder (like anxiety, depression, neurosis, psychosis and others), or any related physical complications (physical complication means any physical symptom); or
- the use or abuse of alcohol or drugs, or any related physical complications (physical complication means any physical symptom).

The following activities if you, a traveling companion or a family member participates in them, whether the family member is traveling with you or not:

- flying or learning to fly an aircraft as a pilot or crew member;
- participating in or training for any professional or amateur sporting competition; or
- participating in extreme, high-risk sports like:
  - skydiving, hang gliding or parachuting;
  - bungee jumping;
  - caving;
  - extreme skiing, heli-skiing or skiing outside marked trails;
  - body contact sports (meaning any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate);
  - mountain climbing or any other high altitude activities; or
  - scuba diving below 120 feet (40 meters) or without a dive master.

The following events:

- any problem or event that could have reasonably been foreseen or expected when you purchased your plan;
- an epidemic or pandemic;
- natural disasters like hurricanes, earthquakes, fires and floods (unless specifically included in Section 2);
- air, water or other pollution, or the threat of a pollutant release;
- nuclear reaction, radiation or radioactive contamination;
- war (declared or undeclared), acts of war, military duty, civil disorder or unrest (unless specifically included in Section 2);
- terrorist events (unless specifically included in Section 2);
• financial default (unless specifically included in Section 2); or
• unlawful acts.

You aren’t eligible for reimbursement under any coverage if:
• your common carrier tickets don’t show departure and return dates; or
• the departure and return dates on your application or other form don’t represent when you actually intended to travel.

**SPECIFIC EXCLUSIONS**

You aren’t covered for any loss that results directly or indirectly from any of the following specific exclusions unless they’re included in Section 2, *What this policy includes*.

**Lost, damaged or stolen baggage coverage**
• intentional loss of or damage to equipment;
• defective materials or workmanship; or
• ordinary wear and tear.

These items aren’t covered:
• animals;
• cars and accessories, motorcycles and motors, aircraft, boats and other vehicles;
• bicycles, skis and snowboards (unless they’re checked with a common carrier);
• eyeglasses, sunglasses and contact lenses;
• hearing aids, artificial teeth and limbs;
• wheelchairs and other mobility devices;
• consumables, medicines, perfumes, cosmetics and perishables;
• tickets, passports, deeds and other documents;
• money, credit cards, securities, bullion, stamps and keys;
• rugs and carpets;
• property for business or trade; and
• baggage when it is:
  • shipped as freight;
  • sent before your scheduled departure date;
  • left in or on a car trailer; or
  • left in an unlocked car.

**Lost, damaged or stolen electronic or sporting equipment coverage**
• intentional loss of or damage to equipment;
• defective materials or workmanship; or
• ordinary wear and tear.

Also doesn’t cover equipment when it is:
• shipped as freight;
• sent before your departure date; or
• left in or on a car or car trailer.
SECTION 4: WHO IS COVERED AND WHEN

WHO IS COVERED BY YOUR PLAN

Your plan covers the people listed on your letter of confirmation.

WHEN YOUR COVERAGE BEGINS AND ENDS

You're only eligible for coverage if we accept your request for insurance.

Your plan's effective date depends on how you purchased it.

<table>
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<th>if you purchased</th>
<th>it's effective:</th>
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<td>in person</td>
<td>the day and time you purchase your plan.</td>
</tr>
<tr>
<td>by mail</td>
<td>the day after your application or other form is postmarked.</td>
</tr>
<tr>
<td>over the phone</td>
<td>the day after you place your telephone order.</td>
</tr>
<tr>
<td>by fax</td>
<td>the day after we receive your fax.</td>
</tr>
<tr>
<td>online</td>
<td>the day after we receive your online order.</td>
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</tbody>
</table>

Trip cancellation coverage begins on your plan's effective date, as long as we receive your premium before you cancel your trip or make a claim.

All other coverage begins on your scheduled departure date, as long as we've received your payment. Your departure and return dates are counted as two separate days of travel when we calculate the duration of your trip.

Your coverage ends on the earliest of:
- the day you're scheduled to return;
- the day you actually return, if you come back earlier;
- the day and time you cancel your trip; or
- the 365th day of the trip.

If your return travel is delayed for a covered reason, we'll extend your coverage until you can get home.

Your plan can't be renewed.
**SECTION 5: CLAIMS INFORMATION**

**HOW TO MAKE A CLAIM**

Making a claim is easy – just visit [www.allianztravelinsurance.com](http://www.allianztravelinsurance.com), email or call us and we’ll be happy to help.

*Go online to:*
- find out what forms and documentation you need.
- download a claims form and mail it in.
- file a claim electronically and track its progress.

*Email or call to:*
- find out what forms and documentation you need.
- file a claim and check its progress.

*Claims inquiry:*
- Website: [www.allianztravelinsurance.com](http://www.allianztravelinsurance.com)
- Email: claimsinquiry@allianzassistance.com
- Telephone: 1-800-334-7525

**IMPORTANT INFORMATION ABOUT CLAIMS**

*You* have 90 days from the date of *your* loss to submit *your* claim to *us*, except as otherwise provided by law.

*Proof of Loss*
*You* are responsible for providing all necessary documentation to prove *your* loss.

*Time of Payment of Claims*
Benefits payable under the policy for any loss will be paid immediately upon receipt of due written proof of such loss. All claims shall be paid within 20 days following receipt by *us* of due proof of loss. Failure to pay within such period shall entitle *you* to interest at the rate of 12% per annum from the date of the payment agreement. However, if the tender of payment is conditioned upon the execution of a release, the interest will not begin to accrue until the executed release is provided to *us*.

*Assignment*
*You* can assign *your* rights under *your* plan by notifying *us* in writing.

*About beneficiaries*
If *you* named a beneficiary on *your* application or other form, travel accident and flight accident benefits will be paid to *your* beneficiary if *you* die. All other benefits will be paid to *your* estate.
Duplicate coverage
If you’re covered by another certificate or policy that we’ve issued with the same or similar coverage, we’ll use the terms and conditions of the certificate or policy that pays the most. We’ll also refund any premium you’ve paid for duplicate coverage.

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

Recovery
We have the right to recover any amount you receive that exceeds the total amount of your loss.

Subrogation
When someone is responsible for your loss, we have the right to recover any payments we’ve made to you or someone else in relation to your claim, as permitted by law. Everyone eligible to receive payment for a claim submitted to us must cooperate with this process, and must refrain from doing anything that would adversely affect our rights to recover payment.

About fraud
Fraud is illegal. We will deny your claim if:
• what you told us on your application or other form is deliberately misleading or inaccurate; or
• you intentionally file a claim that includes false information or deliberately conceals material facts. This may be a crime subject to criminal prosecution and civil penalties, and you may be liable for the stated value of the claim.

Resolving disputes
If you disagree with our decision about a claim, you can request to go to arbitration through the American Arbitration Association. Upon mutual agreement, you can submit a dispute to desk arbitration, as long as:
• you submit it at least 60 days, but no more than five years, after you’ve filed your entire claim with us; and
• it complies with the American Arbitration Association’s rules at the time you submit it.

Complaints
You may contact us at the address or telephone number below for complaint issues or coverage or premium inquiries:

Jefferson Insurance Company
9950 Mayland Drive
Richmond, VA 23233
1-800-284-8300
Important
This is a named perils travel insurance policy, which means it covers only the specific situations, events and losses included in this document, and only under the conditions we describe.

We’ll only pay for reasonable, appropriate expenses that are covered by the plan you purchased. Please check your letter of confirmation to confirm your coverage and limits in your plan.
SECTION 6: DEFINITIONS

Accident
An unexpected and unintended event that causes injury, property damage or both.

Accommodation
A hotel or other kind of lodging where you make a reservation and pay a fee.

Assault
Physical assault that requires treatment in a hospital.

Baggage
Personal property you take on your trip and the suitcases or other kinds of containers you use to carry them.

Common carrier
A company that’s licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.

Covered reasons
The specific situations and events that are covered by this policy.

Current market value
The dollar amount an item could reasonably be sold for, based on its original price, age and current condition.

Deductible
The dollar amount you must contribute to the loss.

Dentist
Someone who is licensed and legally entitled to practice dentistry or dental surgery. This can’t be you, a traveling companion, any member of either of your immediate families, or any member of the sick or injured person’s immediate family.

Destination
A place more than 100 miles from your primary residence where you spend more than 24 hours of your trip.

Doctor
Someone who is legally entitled to practice medicine, and is licensed if required. This can’t be you, a traveling companion, any member of either of your immediate families, or any member of the sick or injured person’s immediate family.

Emergency medical and/or dental care
Medical and dental services, supplies and charges that are for a health emergency. It doesn’t include things like:
- elective cosmetic surgery or cosmetic foot care;
- physical exams;
- allergy treatments (unless life threatening);
- hearing aids, eyeglasses and contact lenses;
- palliative care; or

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

Existing medical condition
An illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it.
You, a traveling companion or family member are considered to have an existing medical condition if you, a traveling companion or family member:

- saw or were advised to see a doctor;
- had symptoms that would cause a prudent person to see a doctor; or
- were taking prescribed medication for the condition or the symptoms, unless the condition or symptoms are effectively controlled by the prescription, and the prescription hasn’t changed.

**Family member**

Any of the following people, whether or not they’re traveling with you:

- spouses;
- parents and step-parents;
- children and step-children (including adopted or soon to be adopted children);
- siblings;
- a person you’ve lived with for at least 12 consecutive months who is 18 years or older;
- grandparents and grandchildren;
- the following in-laws: mother, father, son, daughter, brother, sister;
- aunts, uncles, nieces and nephews;
- legal guardians and wards;
- paid, live-in caregivers; and
- service animals (as defined by the Americans with Disabilities Act).

**Immediate family members** are:

- spouses;
- parents and step-parents;
- children and step-children (including adopted or soon to be adopted children);
- a person you’ve lived with for at least 12 consecutive months who is 18 years or older;
- siblings; and
- grandparents and grandchildren.

**Financial default**

A complete cessation of operations because of financial circumstances, with or without filing for bankruptcy protection.

**Hospital**

A provider that is a short-term, acute, general hospital that:

- is a duly licensed institution;
- in return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
- has organized departments of medicine and major surgery;
- provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
• is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis

**Illness**

Sickness, infirmity or disease. It doesn’t include conditions you already had or knew about when you purchased your plan (see existing medical condition).

**Injury**

Physical harm directly caused by an accident or assault, without other contributing causes.

**Inpatient**

Someone who receives medical or dental treatment while registered as a bed patient in a hospital or other licensed provider. Room and board is charged for the patient’s stay, in addition to charges for medical treatment and care.

**Medical condition**

A physical condition you have, or have symptoms of, that you:

- have seen or been advised to see a doctor about;
- have symptoms of that would cause a prudent person to see a doctor; or
- are taking prescribed medication for.

**Medical escort**

A professional person contracted by our medical team to accompany a seriously ill or injured person while they are being transported. A medical escort is trained to provide medical care to the person being transported. A friend or family member cannot be a medical escort.

**Medically necessary**

The services or supplies provided by a hospital, physician or other licensed provider that are required to identify or treat your illness or injury and which, as determined by us, are:

- consistent with the symptom or diagnosis and treatment of your condition, disease, illness, ailment or injury;
- appropriate with regard to standards of good medical practice;
- not solely for the convenience of you, a physician or other provider; and
- the most appropriate supply or level of service that can be safely provided to you.

When applied to the care of an inpatient, it further means that your medical symptoms or condition requires that the services cannot be safely provided to you as an outpatient.

**Natural disaster**

A large-scale extreme weather or environmental event that damages property, disrupts transportation or endangers people. Examples include: earthquake, fire, flood, hurricane, or volcanic eruption.

**Other licensed provider**

A person or entity that isn’t a doctor or hospital but provides medical or dental services, and is licensed where required.
Outpatient: Someone who receives medical or dental treatment but doesn't have to stay at a hospital for overnight care.

Pandemic: An epidemic over a wide geographic area that affects a large portion of the population.

Primary residence: Your permanent, fixed address and primary residence for legal and tax purposes. We call the place your primary residence is located your place of residence.

Quarantine: Mandatory isolation or restrictions on where you can go, intended to stop a contagious disease from spreading.

Reasonable and customary costs: What customers would usually be charged for a specific service in a particular geographic area. The charges are appropriate to the availability of the service, and of skilled and licensed service providers.

Refund: Cash or a credit or voucher for future travel that you get from a travel agent, tour operator, airline, cruise line or other travel supplier, or any credit, recovery or reimbursement you get from your employer, another insurance company, a credit card issuer or any other entity.

Scheduled departure date: The day and time you listed on your application or other form as the day and time you plan to start your trip. You have paid for travel that starts on this date.

Severe weather: Hazardous weather conditions, like fog, a hailstorm or severe rainstorm, a blizzard, or an ice storm.

Terrorist event: When an organized terrorist group, as defined by the U.S. State Department, injures or kills people or damages property to achieve a political, ethnic or religious goal or result. Terrorist events don’t include general civil protest, unrest, rioting or acts of war.

Travel supplier: A travel agent, tour operator, airline, cruise line or other travel service provider.

Traveling companion: A person traveling with you whose name appears with yours on the same trip arrangement and who will accompany you on your trip. A group or tour leader is not considered a traveling companion unless you are sharing the same room with the group or tour leader.

Trip: Round-trip or one-way travel to and from a place at least 100 miles from your home. It can’t include travel to receive health care or medical treatment of any kind, or commuting to and from work.

Unlawful acts: Felonies committed by you, a traveling companion or a family member, even if the family member isn’t covered by your plan.

Uninhabitable: A natural disaster, fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their home or other accommodation unfit for use.
HELP WHILE TRAVELING

If you need help while traveling, our assistance team is available 24 hours a day.

Our services are here to help make challenging situations a little easier. With our global reach, we can get you in touch with licensed medical and legal professionals and other kinds of help.

Important
Please note that the General exclusions for your plan also apply to our assistance services. You’ll find the list of these exclusions in Section 3, What this policy excludes.

HOW TO REACH US

In the United States, Canada, Puerto Rico and U.S. Virgin Islands, call 1-800-654-1908
All other locations, call collect 1-804-281-5700
If you can’t call collect, we’ll call you back.

Please have this information ready when you call:
• your name, location and phone number
• your identification number

MEDICAL ASSISTANCE

Finding a doctor, dentist or medical facility
If you need care from a doctor, dentist or medical facility while you’re traveling, we can help you find one.

Paying or guaranteeing your hospital bill
If you need to be admitted to a hospital as an inpatient for longer than 24 hours, we can guarantee or advance payments up to the limit of your emergency medical/dental coverage (described in Section 2).

Monitoring your care
If you’re hospitalized, our medical staff will stay in contact with you and the doctor caring for you. We can also notify your family and your doctor back home of your illness or injury and update them on your status.
LEGAL ASSISTANCE

Finding a legal advisor
We can help you find local legal advice if you need it while you’re traveling.

Arranging a cash transfer
If you need to pay legal fees, we can arrange to transfer funds from your family or friends.

TRAVEL AND DOCUMENT ASSISTANCE

Replacing lost travel tickets
If your tickets are lost or stolen, we can contact the airline or other common carrier, and can help you with your travel arrangements if your trip is interrupted.

Replacing lost passports and other travel documents
If your passport or other travel documents are lost or stolen, we can help you reach the appropriate authorities, contact your family or friends, and assist you in getting your documents replaced.

OTHER ASSISTANCE SERVICES

Getting flight information
If you miss your flight or it’s canceled, we can give you arrival and departure times for other flights that will get you to your connecting flight or final destination.

Getting emergency cash
If your cash is lost or stolen or you need extra money to pay for unexpected expenses, we can arrange to transfer funds from your family or friends.

Delivering emergency messages
We can help you get an urgent message to someone back home. We’ll try calling up to three times within 24 hours and confirm whether we were able to reach the person you asked us to contact.

About our assistance services
Our goal is to help you with your problem no matter where you’re traveling.

We’ll make all reasonable efforts to help you as we’ve described, but there may be times when we aren’t able to resolve your problem for reasons that are beyond our control.

We will always do our best to refer you to appropriate professionals, but please be aware that they are independent providers and we can’t be held responsible for the results of any services they provide.
PRIVACY POLICY

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

AGA, Inc. and its subsidiaries, including Jefferson Insurance Company and AGA Service Company, d/b/a Allianz Global Assistance (we/us/our), are committed to protecting your privacy. By using our products, services or website, you are consenting to our collection and use of your data under this Policy.

Definitions.

1. **Personal Data.** “Personal Data” means non-public personal information that identifies an individual. It doesn’t include data that is encoded, anonymized or aggregated.

2. **Sensitive Data.** “Sensitive Data” means personal information about an individual’s race or ethnicity; political, religious, ideological or trade union memberships, opinions, views or activities; medical conditions or other protected health information ("PHI") as defined by the Health Insurance Portability and Accountability Act of 1996; sexuality; or administrative or criminal proceedings that are treated outside pending proceedings. In addition, Sensitive Data includes information we receive from a third party who treats and identifies the information as sensitive.

3. **Agent.** “Agent” means any third party that collects or uses Personal Data to perform tasks on our behalf, or our underwriters.

Privacy Practices. We strive to comply with the laws of the countries in which we do business regarding the protection of your Personal Data, including the EU Directive on Data Protection. In an effort to comply with such laws, we have joined the U.S. Department of Commerce's EU Safe Harbor and Swiss Safe Harbor programs (collectively, “Safe Harbor”), and we adhere to the following principles for handling your Personal Data:

1. **Notice:** We collect Personal Data from you including information: (i) from forms, such as application or claim forms; or by telephone, website, email or correspondence; (ii) that is necessary to complete your transaction with us (e.g. to underwrite coverage or process claims); (iii) regarding your transactions with us or others; (iv) we receive from a consumer reporting agency; or (v) you provide to us or authorize us to collect from others.

We collect your Personal Data: (i) to offer or sell you our travel insurance and assistance products or provide you with information or services for such products; (ii) to administer these products for you, including but not limited to adjudicating claims, conducting quality/satisfaction assessments, and fraud prevention; or (iii) for purposes to which you’ve otherwise consented.

When you use our website, we collect your IP address and other data about your usage. We also use Google, Inc.’s Google Analytics service, which uses cookies (text files on your computer) to transmit your IP address and other website usage data. Google stores and aggregates to analyze such usage and create reports for us. We, our affiliates and our Agents only use such website usage data and such Google reports for website improvement and Payment Card Industry (PCI) compliance. You can refuse cookies by disabling them in your browser.

If we collect your Personal Data for any other reason, we’ll notify you before using or disclosing that data, stating our purpose for collecting and using the data, the types of non-Agent third parties to which we disclose the data, and the means we offer you to limit the use and disclosure of the data. If we receive Personal Data from any entity in the EU, we’ll use that data according to the instructions such entity gives us regarding notices it provided and the choices made by the individuals to whom such data relates.

2. **Choice.** Except as required by law, we do not share, sell or otherwise disclose your Personal Data to non-Agent third parties or use it for any purpose other than for which it was originally collected or as you subsequently authorize. However, if ever we wish to do so, we will offer you the opportunity to choose not to permit us to use your Personal Data ("opt-out") by sending an appropriately detailed request to the address provided below. In the event that we wish to disclose your Sensitive Data to a non-Agent third party or use such data for a purpose other than for which it was originally collected or as you subsequently authorize, we will provide you the affirmative, explicit choice of whether you wish to permit such disclosure ("opt-in").
Though we make every effort to preserve your privacy, we may need to disclose Personal Data or Sensitive Data if we have a good-faith belief that it is necessary to (a) protect or defend our or your rights, interests or property; or (b) comply with any applicable law, regulation, judicial rule or order, or other mandate. In any such case, we will take reasonable care to disclose only as much Personal Data as is necessary.

3. **Onward Transfer.** We may disclose your Personal Data to our Agents, but only for the above-stated purposes. We will take reasonable steps to obtain assurances from our Agents that they will safeguard your Personal Data consistent with this Policy. Upon discovery, we will take reasonable steps to stop the Agent from using or disclosing Personal Data that is contrary to this Policy.

4. **Security.** We take reasonable precautions to protect your data from loss, misuse, or unauthorized access, disclosure, alteration and destruction. To help maintain the security of your data, we employ physical, electronic and procedural safeguards, including utilizing policies to take reasonable precautions to (a) securely and confidentially maintain your Personal Data; (b) assess and protect against threats/hazards to the security or integrity of such data; and (c) prevent unauthorized access to or use of such data. To make your online transaction with us as safe and secure as possible, we use advanced encryption technology and treat your credit card information and other Personal Data with the highest standard of confidentiality and safety.

5. **Data Integrity.** To help maintain the integrity of your data, we will take reasonable steps to ensure that Personal Data is reliable for its intended use, relevant, accurate, complete and current.

6. **Access.** If you discover that the data we hold about you is inaccurate or incomplete, please let us know by contacting us as indicated below. We will grant you reasonable access to the Personal Data we hold about you and will take reasonable steps to allow you to correct, amend or delete your Personal Data that you show to be inaccurate or incomplete, so long as it can be done without imposing an undue burden or expense on us. You have the right to request from your health care provider confidential communications of your PHI. Also, at your request, you may receive an accounting of certain disclosures of PHI (e.g.: health payment records) as permitted by law.

7. **Enforcement.** We verify our compliance with the Safe Harbor and the terms of this Policy by conducting a periodic self-assessment. Any complaint or dispute about how we handle your Personal Data should be directed to the address provided below. Additionally, complaints about how we handle your PHI may be directed to us or to the U.S. Secretary of Health and Human Services. We will investigate and attempt to resolve any such complaints or disputes internally; however, if we are unable to reach a mutually satisfactory resolution for such complaint or dispute, we have agreed to participate in the dispute resolution procedures administered by the European data protection authorities’ Safe Harbor dispute panel. You will not be retaliated against for filing a complaint.

**Links.** Our websites may provide links to non-affiliated third party websites. Be aware when visiting such websites that we are not responsible for and make no representations regarding the content, privacy policies and practices (security or otherwise) regarding these or any other third party websites. You should read the policies of the websites you visit to understand their policies for the collection and treatment of data.

**Changes to Policy.** This Policy reflects our business practices and is not a contract. However, we will abide by the terms of this Policy as currently in effect. We may amend this Policy at any time and will notify you of any updates by posting a revised policy on our website. The revised policy will apply to all information collected by us, including previously collected information, to the extent permissible under the Safe Harbor. Your continued use of our website, products or services following any such amendment shall constitute acceptance of the revised policy. You are responsible to regularly review this Policy.

**Contact.** If you have any questions or comments regarding this Policy or the way that we collect or handle your Personal Data, or if you would like to obtain a paper copy of this Policy, please contact our Chief Privacy Officer by e-mail at privacy@allianzassistance.com; or by telephone at 1-800-284-8300; or by regular mail at the following address: Allianz Global Assistance, ATTN: Chief Privacy Officer, 9950 Mayland Drive, Richmond, VA 23233.

**Effective Date.** This Policy was last revised on, and is effective as of, March 1, 2013.