

TUITION AND TRAVEL PROTECTION PLAN PLAN NUMBER - NWT200903

This optional Tuition and Travel Protection Plan which includes a wide array of important coverages and assistance services is available for purchase through CYLC. Students who purchase this plan will be entitled to the coverages and assistance services listed below during their trip.

SCHEDULE OF BENEFITS & SERVICES

Benefit per person	Per Person Limit
Trip Cancellation	Up to Tuition Cost
Trip Interruption	Up to 150% of Tuition Cost
Trip Delay	\$600 (\$150 per day)
Emergency Accident Medical Expense	\$25,000
Emergency Sickness Medical Expense	\$25,000
Emergency Medical Evacuation / Repatriation	\$100,000
24-Hour AD&D	\$25,000
AD&D (Air Only)	\$30,000
Baggage & Personal Effects	\$1,500
Baggage Delay	\$500
Travel Assistance Services	Included

IMPORTANT NOTES

Please take this Certificate of Insurance with You on Your Covered Trip.

Note: Certain capitalized words are defined terms within this document.

All protection plan costs and fees are non-refundable after a 10 day review period. In the event the plan cost paid for coverage is less than the required plan cost for coverage, benefits will be paid in direct proportion of the actual amount paid to the required plan cost due.

THIS DOCUMENT CONTAINS THE FOLLOWING INFORMATION:

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TUITION AND TRAVEL PROTECTION PLAN CERTIFICATE OF INSURANCE

Nationwide Mutual Insurance Company
1 Nationwide Plaza
PO Box 182690
Columbus OH 43218
Mail Code C0-01-27

NOTE: PLEASE READ THE DEFINITIONS AND EXCLUSIONS SECTIONS CAREFULLY. THIS TRAVEL PROGRAM IS A LIMITED BENEFIT PROGRAM. READ YOUR CERTIFICATE CAREFULLY.

This Certificate of Insurance describes all of the travel insurance benefits, underwritten by Nationwide Mutual Insurance Company and herein referred to as the Company, and assistance services provided by On Call International.

This Certificate of Insurance is issued in consideration of the enrollment form and payment of any premium due. All statements in the enrollment forms are representations and not warranties. Only statements contained in a written enrollment form will be used to void insurance, reduce benefits or defend a claim.

NO DIVIDENDS WILL BE PAYABLE UNDER THE GROUP POLICY.

The President and Secretary of Nationwide Mutual Insurance Company witness the Group Policy.

Secretary President

TRAVEL PROTECTION CERTIFICATE EXCESS INSURANCE

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PASSENGER PROTECTION PLAN

GENERAL DEFINITIONS

Accident: means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury: means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the Loss.

Actual Cash Value: means purchase price less depreciation.

Additional Expense: means any reasonable expenses for meals, telephone calls and lodging which were necessarily incurred as the result of a Hazard and which were not provided by the Common Carrier or other party free of charge.

Bodily Injury: means identifiable physical injury which is caused by an Accident and is independent of disease or bodily infirmity.

Checked Baggage: means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

Common Carrier: means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company: means Nationwide Mutual Insurance Company.

Covered Trip: means any class of scheduled trips, tours or cruises for which You request coverage and remit the required premium.

Domestic Partner: means a person with whom You reside and can show evidence of cohabitation (including the shared responsibility for basic living expenses) for at least the previous six (6) months and has an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

Economy Fare: means the lowest published rate for an economy ticket.

Effective Date: means the date and time Your coverage begins, as outlined in the General Provisions section of this Certificate.

Family Member: means Your or Your Traveling Companion's legal or common law spouse, ex-spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, or Business Partner.

Hazard: means (a) any delay of a Common Carrier (including Inclement Weather); (b) any delay by a traffic accident en route to a departure, in which You or a Traveling Companion is not directly involved; (c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster, civil commotion or riot; (d) a closed roadway causing cessation of travel to the destination of the Covered Trip (substantiated by the department of transportation, state police, etc.).

Hospital: means a facility that (a) holds a valid license if it is required by the law; (b) operates primarily for the care and treatment of sick or injured persons as in-patients; (c) has a staff of one or more Physicians available at all times; (d) provides twenty-four (24)-hour nursing service and has at least one registered professional nurse on duty or call; (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Inclement Weather: means any severe weather condition that delays the scheduled arrival or departure of a Common Carrier.

Individual Coverage Term: means the period of time beginning when You have been enrolled for coverage under the Policy and for whom the required premium has been paid.

Insured: means the person who has enrolled for and paid for coverage under the Policy.

Land/Sea Arrangements: means any activities undertaken by You while in the Individual Coverage Term.

Loss: means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit: means the largest total amount of Covered Expenses that the Company will pay for Your covered Losses.

Physician: means a licensed practitioner (including a Christian Science Practitioner) of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Pre-Existing Condition: means any injury, sickness or condition of You, Your Traveling Companion or Your Family Member booked to travel with You for which within the sixty (60) day period prior to the effective date of Trip Cancellation coverage under the Group Policy (a) first manifested itself 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 Physician.

Reasonable and Customary: charges mean charges commonly used by Physicians in the locality in which care is furnished.

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

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

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

Traveling Companion: means a person or persons with whom You have coordinated travel arrangements and intends to travel with during the Covered 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 tour operator, cruise line, hotel, airline, etc., that has made the land and/or sea arrangements.

You or Your: refers to all persons listed on the Confirmation of Coverage under the program purchased by the Insured.

GENERAL PROVISIONS

The following provisions apply to all coverages:

WHEN YOUR COVERAGE BEGINS

All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at Your location, on the Scheduled Departure Date provided:

- (a) coverage has been elected; and
- (b) the required premium has been paid.

Trip Cancellation coverage will take effect at 12:01 A.M local time at Your location, on the day after the required premium for such coverage is received by the Company or its authorized representative.

WHEN YOUR COVERAGE ENDS

Your coverage will end at 11:59 P.M. local time on the date that is the earliest of the following:

- (a) the Scheduled Return Date as stated on Your Confirmation of Coverage;
- (b) the date You return to Your origination point if prior to the Scheduled Return Date;
- (c) the date You leave or change Your Covered Trip (unless due to unforeseen and unavoidable circumstances covered by the Policy);
- (d) if You extend the return date, Your coverage will terminate at 11:59 P.M., local time, at Your location on the Scheduled Return Date;
- (e) the date You cancel the Covered Trip;
- (f) any Covered Trip that exceeds 180 days.

Extension of Coverage: All coverage (except Trip Cancellation) under the Policy will be extended, if:

- (a) Your entire Covered Trip is covered by the Policy; and
- (b) Your return is delayed by an event specified under Trip Cancellation and Interruption or Trip Delay.

This extension of coverage will end on the earlier of:

- (a) the date You reach Your Return Destination; or
- (b) if You are unavoidably delayed in traveling on the Scheduled Return Date due to a reason covered under this Plan, benefits will be extended for the period of time needed to arrive at the point of origin or to a different final destination.

In no event will coverage be extended for unscheduled extensions to Your Covered Trip (other than noted above) for which premium has not been paid in advance.

Additional Provisions Apply. Please contact 1-866-282-3987 to receive a copy.

SUBROGATION

To the extent the Company pays for a Loss suffered by You, the Company will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the Loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

BENEFITS

TRIP CANCELLATION & TRIP INTERRUPTION

The Company will pay a benefit, up to the maximum shown on the Confirmation of Coverage, if You are prevented from taking or unable to continue Your Covered Trip due to:

- (a) Sickness, Accidental Injury or death of You, Traveling Companion, or Family Member; which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
- (b) You or a Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within ten (10) days of departure; or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster; or burglary of his/her principal place of residence within ten (10) days of departure.
- (c) You or a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure.
- (d) A transfer of You (or Your Parents if You are under 23 years of age) by the employer with whom You (or Your Parents) are employed on the Effective Date that requires Your (Parents) principal residence to be relocated.
- (e) You (or Your Parents if You are under 23 years of age) are terminated, or laid off from employment subject to three (3) years of continuous employment at the place of employment where terminated.
- (f) Are required to take an academic examination on a date that has been fixed after travel arrangements were made, and the date falls within the period of travel.
- (g) A Terrorist Incident that occurs in a city listed on Your Covered Trip itinerary and within thirty (30) days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the ninety (90) days prior to the Terrorist Incident that is causing the cancellation of Your Covered Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary.

TRIP CANCELLATION

The Company will reimburse You for the following:

Non-refundable cancellation charges imposed by the Travel Suppliers.

In no event shall the amount reimbursed exceed the amount You prepaid for the Covered Trip up to the maximum benefit shown on the Confirmation of Coverage.

SPECIAL CONDITIONS: You must advise the Travel Supplier and the Company as soon as possible in the event of a claim. The Company will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonably possible.

TRIP INTERRUPTION

The Company will pay for the following:

(a) Unused, non-refundable land or sea expenses prepaid to the Travel Suppliers;

(b) The airfare paid less the value of applied credit from an unused travel ticket to return home, join or rejoin the original Land/Sea Arrangements limited to the cost of one-way economy airfare or similar quality as the originally issued ticket by scheduled carrier.

The Company will pay for reasonable additional accommodation and transportation expenses incurred by You (up to \$100 a day) if a Traveling Companion must remain hospitalized, or if You must extend the Covered Trip with additional hotel nights due to a Physician certifying that You cannot fly home due to an Accident or a Sickness but does not require hospitalization.

In no event shall the amount reimbursed exceed the maximum benefit shown on the Confirmation of Coverage.

SINGLE OCCUPANCY COVERAGE

The Company will reimburse You, up to the maximum shown on the Confirmation of Coverage for Trip Cancellation, for the additional cost incurred during the Covered Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Covered Trip delayed, canceled, or interrupted for a covered reason and You do not cancel.

TRIP DELAY

The Company will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Confirmation of Coverage, if You are delayed en route to or from the Covered Trip for five (5) or more hours due to a defined Hazard.

Covered Expenses include:

(a) any prepaid, unused, non-refundable land and water accommodations;

(b) any reasonable Additional Expenses incurred;

(c) an Economy Fare from the point where You ended Your Covered Trip to a destination where You can catch up to the Covered Trip; or

(d) a one-way Economy Fare to return You to Your originally scheduled return destination.

Hazard means:

(a) any delay of a Common Carrier (including Inclement Weather);

(b) any delay by a traffic accident en route to a departure, in which You or a Traveling Companion is not directly involved;

(c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster, civil commotion or riot;

(d) a closed roadway causing cessation of travel to the destination of the Covered Trip (substantiated by the department of transportation, state police, etc.).

EMERGENCY ACCIDENT & EMERGENCY SICKNESS MEDICAL EXPENSE

The Company will pay benefits up to the maximum shown on the Confirmation of Coverage, if You incur Covered Medical Expenses as a result of Emergency Treatment of An Accidental Injury that occurs or Sickness that first manifests itself during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury or Sickness.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include but are not limited to:

- (a) the services of a Physician;
- (b) charges for Hospital confinement and use of operating rooms;
- (c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service; and
- (e) drugs, medicines, prosthetics and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Company will advance payment to a Hospital, up to the maximum shown on the Confirmation of Coverage, if needed to secure Your admission to a Hospital because of an Accidental Injury or Sickness.

If You are hospitalized due to a Sickness which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the Group Policy have been paid.

EMERGENCY EVACUATION & REPATRIATION OF REMAINS

EMERGENCY EVACUATION

The Company will pay benefits for Covered Expenses incurred, up to the maximum shown on the Confirmation of Coverage, if an Accidental Injury or Sickness commencing during the course of the Covered Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants Your Emergency Evacuation.

Emergency Evacuation means:

- (a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- (b) after being treated at a local Hospital, Your medical condition warrants transportation to where You reside, to obtain further medical treatment or to recover; or
- (c) both (a) and (b), above.

Covered Expenses are Reasonable and Customary expenses for necessary transportation related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; and
- (c) authorized in advance by the authorized assistance company.

Transportation of Dependent Children: If You are in the Hospital for more than two (2) days, the authorized assistance company will return Your dependents, who are under eighteen (18) years of age and accompanying You on the scheduled Covered Trip, to the domicile of a person nominated by You or Your next of kin with an attendant if necessary.

Transportation to Join You: If You are traveling alone and in a Hospital alone for more than two (2) consecutive days or if the attending Physician certifies that due to Your Injury or Sickness, You will be required to stay in the Hospital for more than two (2) consecutive days, upon request the authorized assistance company will bring a person, chosen by You, for a single visit to and from Your bedside provided that repatriation is not imminent. Transportation services are provided if authorized in advance by the authorized assistance company, and are limited to necessary Economy Fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulance, land ambulances and private motor vehicles. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Covered Trip.

EXCESS INSURANCE LIMITATION

The insurance provided by this Policy shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

REPATRIATION OF REMAINS

The Company will pay the reasonable Covered Expenses incurred to return Your body to Your primary place of residence if You die during the Covered Trip. This will not exceed the maximum shown on the Confirmation of Coverage. Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

ACCIDENTAL DEATH & DISMEMBERMENT

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a Loss shown in the Table below. The Loss must occur within 181 days after the date of the Accident causing the Loss. The Principal Sum is shown on the Confirmation of Coverage.

The Maximum Benefits for any one single Accident is limited to \$15,000,000 for all persons insured under the Policy. If more than one Loss is sustained, as the result of an Accident, the amount payable shall be the largest amount of a sustained Loss shown in the Table of Losses.

TABLE OF LOSSES

Loss of:	Percentage of Principal Sum:
Life.....	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye.....	100%
Either hand or foot	50%
Sight of one eye.....	50%
Speech and hearing in both ears.....	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

“Loss” with regard to:

1. Hand or foot means actual complete severance through and above the wrist or ankle joints;
2. Eye means an entire and irrecoverable Loss of sight;
3. Speech or hearing means entire and irrecoverable Loss of speech or hearing of both ears; and
4. Thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE: The Company will pay benefits for covered Losses that result from Your being unavoidably exposed to the elements due to an Accident. The Loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE: The Company will pay benefits for Loss of life if Your body cannot be located one (1) year after Your disappearance due to an Accident.

ACCIDENTAL DEATH AND DISMEMBERMENT COMMON CARRIER (AIR ONLY): The Company will pay benefits for Accidental Injuries resulting in a loss as described in the Table of Losses above, that occurs while You are riding as a passenger in or on, boarding or alighting from, any air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 180 days after the date of the Accident causing the loss. The Principal Sum is shown Confirmation of Coverage. The maximum benefits for any one single Accident is limited to \$15,000,000 for all persons insured under the Group Policy.

BAGGAGE/PERSONAL EFFECTS

The Company will reimburse You, up to the maximum shown on the Confirmation of Coverage, for Loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You during the Covered Trip.

This coverage is secondary to any coverage provided by a Common Carrier.
There will be a per article limit of \$300.

There will be a combined maximum limit of \$600 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; cameras and their accessories and related equipment.

The Company will pay the lesser of the following:

- (a) Actual Cash Value at time of Loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company; or
- (b) the cost of repair or replacement.

EXTENSION OF COVERAGE: If You checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

BAGGAGE DELAY (OUTWARD JOURNEY ONLY)

The Company will reimburse You for the expense of necessary personal effects, up to the maximum shown on the Confirmation of Coverage, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four (24) hours, while on a Covered Trip, except for travel to final destination or place of residence. You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Trip Cancellation & Trip Interruption, Trip Delay, Emergency Accident & Emergency Sickness Medical Expense, Emergency Evacuation & Repatriation of Remains, Accidental Death & Dismemberment:

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section (except Emergency Evacuation and Repatriation of Remains);
2. Participation in any military maneuver or training exercise;
3. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. Mental or emotional disorders, unless hospitalized;
5. Being under the influence of drugs or intoxicants, unless prescribed by a Physician or unless results in the death of a non-traveling immediate Family Member;
6. Commission or the attempt to commit a criminal act;
7. Pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
8. Traveling for the purpose of securing medical treatment;
9. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

The following exclusions apply to Baggage/Personal Effects, Baggage Delay:

The Company will not provide benefits for any Loss or damage to:

1. Animals;
2. Automobiles and automobile equipment;
3. Boats or other vehicles or conveyances;
4. Trailers;
5. Motors;
6. Motorcycles;
7. Aircraft;
8. Bicycles (except when checked as baggage with a Common Carrier);
9. Household effects and furnishing;
10. Antiques and collectors' items;
11. Eyeglasses, sunglasses or contact lenses;
12. Artificial teeth and dental bridges;
13. Hearing aids;
14. Prosthetic limbs;
15. Prescribed medications;

16. Keys, money, stamps, securities and documents;
17. Tickets;
18. Credit cards;
19. Professional or occupational equipment or property, whether or not electronic business equipment;
20. Personal computers, , computer hardware or software;
21. Sporting equipment if Loss or damage results from the use thereof.

Any Loss caused by or resulting from the following is excluded:

1. Breakage of brittle or fragile articles;
2. Wear and tear or gradual deterioration;
3. Insects or vermin;
4. Inherent vice or damage while the article is actually being worked upon or processed;
5. Confiscation or expropriation by order of any government;
6. War or any act of war whether declared or not;
7. Theft or pilferage while left unattended in any vehicle;
8. Mysterious disappearance;
9. Property illegally acquired, kept, stored or transported;
10. Insurrection or rebellion;
11. Imprudent action or omission;
12. Property shipped as freight or shipped prior to the Scheduled Departure Date.

The following exclusions apply to Accidental Death & Dismemberment, and Accidental Death & Dismemberment Common Carrier (Air Only):

1. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) unless results in the death of a non-traveling immediate Family Member;
2. Participation as a professional in athletics;
3. Participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest (speed contest shall not include any of the regatta races); scuba diving (unless accompanied by a dive master and not deeper than 50 feet); spelunking or caving; heliskiing or extreme skiing. Bodily contact sports means any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate;
4. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination.

STATE EXCEPTIONS

VIRGINIA

Form SRTC-2200 VA

Under the section entitled "General Provisions" the following changes are made:

The provision entitled "Subrogation" is amended to read: **SUBROGATION** - To the extent the Company pays for a Loss suffered by You, the Company will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the Loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company. (This provision does not apply to the Emergency Accident & Sickness Medical Expense Benefit.)

TRAVEL ASSISTANCE & CONCIERGE SERVICES

MEDICAL SERVICES

MEDICAL ASSISTANCE – Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help You locate local physicians, dentists, or medical facilities.

MEDICAL CONSULTATION AND MONITORING – If You are hospitalized, we will contact You and Your treating physician to monitor Your condition to assure You are receiving appropriate care and assess the need for further assistance. We will also contact Your personal physician and family at home when necessary or requested to keep them informed of Your situation.

MEDICAL EVACUATION – When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the Policy. All medical transportation services must be authorized and arranged by On Call International. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

EMERGENCY MEDICAL PAYMENTS – We will assist You in the advancement of funds or guarantee payments (up to the Policy limit) to a hospital or other medical provider, if required, to secure Your admission, treatment or discharge.

PRESCRIPTION ASSISTANCE – We will assist You with replacing medications that are lost, stolen or spoiled during Your Covered Trip, either locally or by special courier.

DEPENDENT TRANSPORTATION & FAMILY VISITS – When a minor (age 18 or younger) is left unattended on a Covered Trip due to hospitalization or death of the accompanying adult, we will arrange for his or her return home, including escort expenses. If You are traveling alone and hospitalized 7 days or more, we will arrange transportation for a person You choose to visit You.

REPATRIATION OF REMAINS – In the event of death while on a Covered Trip, we will arrange for the preparation and transportation required to return Your remains to Your home.

24 HOUR TRAVEL ASSISTANCE SERVICES

24 HOUR LEGAL ASSISTANCE – If while on Your Covered Trip You encounter legal problems, we will help You find a local legal advisor. If You are required to post bail or provide immediate payment of legal fees, we will assist You in arranging a funds transfer from family or friends.

MESSAGE SERVICES – We will transmit emergency messages to family, friends or business associates. We will advise You if we have difficulty delivering Your message and let You know that the message has been received. We will also relay non-emergency e-mail or phone messages on Your behalf at any time during Your Covered Trip.

LANGUAGE INTERPRETATION SERVICES – We provide interpretation services in major languages and will refer You to appropriate local services, if needed.

EMERGENCY CASH TRANSFER – We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of Your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

PRE-TRIP TRAVEL SERVICES – We provide 24-Hour information, help and advice for Your planned Covered Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

TRAVEL DOCUMENT AND TICKET REPLACEMENT – When important travel documents (such as passports and visas) are lost or stolen, we will help You to secure replacements. We will also help You when airline or other travel tickets are lost or stolen. We will assist You with reporting Your loss, reissuing tickets and obtaining the money required for this purpose (You are responsible for providing the funds).

CONCIERGE SERVICES

- restaurant, shopping, hotel recommendations/reservations
- local transport (rental car, limousine, etc) information and reservations
- sporting, theatre, night life and event information (sports, scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- golf course information, referrals, recommendations and tee times
- tracking and assisting with the return of lost or delayed baggage

BUSINESS SERVICES

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print and copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

To Access the 24 hour assistance provider for an above service, please contact On Call International at 1-866-635-2171.

CLAIMS PROCEDURES

To facilitate prompt claims settlement:

TRIP CANCELLATION / INTERRUPTION CLAIMS:

IMMEDIATELY Call Your Travel Supplier and the Claims Administrator to report Your cancellation and avoid non-covered expenses due to late reporting. The Claims Administrator will then advise You on how to obtain the appropriate forms to be completed by You and the attending Physician. Provide all unused transportation tickets, official receipts, etc. If appropriate, obtain medical statements from the doctors in attendance in the country where Sickness or Accident occurred. These statements should give complete diagnosis, stating that the Sickness or Accident prevented traveling on the dates contracted.

TRIP DELAY CLAIMS:

Obtain receipts for any Additional Expenses (i.e.: meals, lodging, etc.) and submit with written documentation from the source which caused the delay for verification (i.e.: Common Carrier, police report, etc.).

MEDICAL EXPENSE CLAIMS:

Obtain receipts from the providers of services, etc., stating the amount paid and listing the diagnosis and treatment. Provide a copy of their final disposition of Your claim.

BAGGAGE CLAIMS:

In case of Loss, theft, or damage to personal belongings, immediately contact the hotel manager, tour guide or representative, transportation official, or local police; report occurrence and obtain a written statement. Submit claim first to party responsible (i.e.: airline, hotel, etc.). Provide a copy of the outcome of Your claim, along with the written Loss statements, receipts, etc.

Nationwide Claims Administration
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