

Travel Protection provided exclusively for



Administered by



Quality Protection Worldwide

For Medical Assistance while traveling  
 Call Toll Free  
**888-268-2824**  
 (Within the United States and Canada)  
 or Call Collect  
**603-328-1725**  
 (From all other locations)

For questions or to report a claim, contact:  
 Travel Insured International, Inc.  
 P.O. Box 280568  
 East Hartford, CT 06128-0568  
 Customer Care & Claims  
 866-684-0218

Please contact Global Consolidated Services to report cancellation of travel plans first, prior to calling Travel Insured International to report your claim.

T- 2224a (11.08)

**GLOBAL CONSOLIDATED SERVICES  
 PROTECTION PLAN  
 T- 2224a (11.08)**

**SECTION I - PRE-DEPARTURE TRIP  
 CANCELLATION WAIVER**

This section is not insurance. It is a service provided by Global Consolidated Services, Ltd. Arch Insurance Company assumes no liability for this service. Please contact Global Consolidated Services, Ltd for all questions including those related to administration, cancellation notice, rebooking restrictions, etc.

You may cancel your trip up to 3 business days prior to departure for any reason and receive a Global Consolidated Services, Ltd Travel Voucher equaling the full amount of all payments made, less any Travel Protection Plan Cost and fees. Coverage goes into effect on the day the premium is received. **Coverage cannot be added after ANY payment has been applied to a reservation.** Notice of cancellation must be made during normal business hours (9AM to 7PM, Monday – Friday and 11AM – 3PM Saturday, Eastern Time) by calling 888-241-2640.

**Note:** Inside 3 business days prior to travel, full cancellation penalties will apply. Plan fees are not refundable at any time.

CLAIMS TO BE FILED WITH GLOBAL CONSOLIDATED SERVICES, LTD, 875 SUNRISE HIGHWAY, LYNBROOK, NY 11563  
 PHONE 888-241-2640 FAX 516- 881-0106

**SECTION II – POST DEPARTURE COVERAGE**

*Administered by Travel Insured International*

**Notice to State of Washington Residents:**

This is not Your Description of Coverage. To obtain Your state-specific insurance policy, call 866-684-0218.

**SCHEDULE OF COVERAGE AND SERVICES**

<b>Benefits</b>	<b>Limits per person</b>
<b>Part A- Travel Protection</b>	
Trip Delay/\$100 Day . . . . .	\$300
<b>Part B- Medical Protection</b>	
Emergency Accident and Sickness/ Medical Expense . . . . .	\$10,000
<b>Part C- Baggage Protection</b>	
Baggage/Personal Effects . . . . .	\$500
Baggage Delay . . . . .	\$100
<b>Part D- Travel Accident Protection</b>	
Accidental Death and Dismemberment . . . . .	\$25,000
24 - Hr Assistance Services . . . . .	Included

**Part A – TRAVEL PROTECTION**

**Trip Delay:** Trip Delay coverage will be on a one-time basis if You are delayed 6 or more hours. If You experience a covered delay, You are eligible for up to the maximum shown on the Schedule of Coverage and Services, for reasonable, additional accommodations and travel expenses. Covered reasons for travel delay are: Any delay of a Common Carrier (including Inclement Weather); You or Your Traveling Companion being delayed by a traffic Accident while en route to a departure, in which You or Your Traveling companion is directly or not directly involved; lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced Strike, or Natural Disaster.

**Part B – MEDICAL PROTECTION**

**Emergency Accident and Sickness Medical Expense:**

The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services, if You incur Covered Medical Expenses as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip. You must receive Emergency Treatment while on 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 which are recommended by the attending Physician. They include, but are not limited to: the services of a Physician; charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The Insurer 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 Insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth. The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

**Emergency Accident and Sickness Medical Expense:**

The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which 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 which are recommended by the attending Physician. They include, but are not limited to: the services of a Physician; charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The Insurer 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 Insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip. The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth. The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

### Part C – BAGGAGE PROTECTION

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of Coverage and Services for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement. Per article, there is a limit of \$250. There will also be a combined maximum limit of \$500 for the following: jewelry; watches and cameras, including related equipment; articles consisting in whole or in part of silver, gold, or platinum; furs and articles trimmed with or made mostly of fur.

The Insurer will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies. The Insurer will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

**Baggage Delay (Outward Journey Only):** The Insurer will reimburse You for expenses of necessary Personal Effects, up to the maximum shown in the Schedule of Coverage and Services, if Your checked Baggage is delayed or misdirected by Common Carrier for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence. You must be a ticketed passenger of a Common Carrier.

#### Excess Insurance Provision

The insurance provided under Parts A, B and C shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

### PART D- TRAVEL ACCIDENT PROTECTION

**Accidental Death & Dismemberment:** If You sustain an Injury while on the Trip, which results in loss of life; actual severance of limb; or entire and irrecoverable loss of: eyesight, speech, or hearing; within 180- days of the date of the Accident, the Insurer will pay the largest applicable amount as follows: the full benefit amount is paid for loss of life, two hands or two feet, speech, and hearing in both ears, one hand, and one foot, sight in both eyes, one hand or one foot, and sight in one eye. One-half of the benefit amount is paid for loss of one hand or one foot, speech, or hearing in both ears, sight of one eye. One-fourth of the benefit is paid for loss of the thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum amount shown on the Schedule of Coverage and Services for all losses due to the same Accident.

**Exposure:** The Insurer will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident.

**Disappearance:** The Insurer will pay benefits for loss of life if Your body cannot be located one year after the disappearance of the conveyance in which You were a passenger due to forced landing, stranding, sinking, or wrecking.

### WORLDWIDE ASSISTANCE SERVICES

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

- Medical evacuation • Medically necessary repatriation
- Repatriation of remains • Medical or legal referral
- Hospital admission guarantee • Translation service
- Lost Baggage retrieval • Inoculation information
- Passport / visa information • Emergency cash advance\*
- Prescription drug / eyeglass replacement\* • Bail Bond\*

\*Payment reimbursement to the Assistance Company is Your responsibility.

#### 24-Hour Emergency Assistance

##### Telephone Numbers

**For travel assistance services only:**

**CALL TOLL FREE: 888-268-2824**

**(Within the United States and Canada)**

**OR CALL COLLECT: 603-328-1725**

**(From all other locations)**

**Be sure to use the appropriate country and city codes when calling.**

**- KEEP THESE NUMBERS WITH YOU WHEN YOU TRAVEL-**

Travel assistance services are provided by an independent organization and not by Arch Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

### EXCLUSIONS

**The following exclusions apply to Parts A and B:**

- 1) Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only) committed by You or Your Traveling Companion.
- 2) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- 3) Participation in any military maneuver or training exercise.
- 4) Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; spelunking or caving, and speed contest.
- 5) Participation as a professional in athletics.
- 6) Piloting or learning to pilot or acting as a member of the crew of any aircraft.
- 7) Being under the influence of drugs or intoxicants unless prescribed by a Physician.
- 8) Commission or the attempt to commit a criminal act by the You or Your Traveling Companion.
- 9) Pregnancy and childbirth (except for Complications of Pregnancy).
- 10) Dental treatment except as a result of Accidental Injury to sound, natural teeth within twelve (12) months of the Accidental Injury.
- 11) Pre-Existing Conditions.
- 12) Mental or emotional disorders, unless hospitalized.
- 13) Traveling for the purpose of securing medical treatment.

**The following exclusions apply to Baggage/Personal Effects Coverage only in Part C:**

**ANY LOSS OR DAMAGE TO:** animals; automobiles and their equipment; boats; trailers, motors; motorcycles; other conveyances and their equipment (except bicycles while checked as Baggage with a Common Carrier); eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, securities, and documents; tickets.

**ANY LOSS CAUSED BY OR RESULTING FROM:**

Wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; and property shipped as freight or shipped prior to the Scheduled Departure Date.

### DEFINITIONS

- 1) "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
- 2) "Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
- 3) "Actual Cash Value" means purchase price less depreciation.
- 4) "Assistance Company" means the service provider with which the Insurer has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.

5) "Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.

6) "Bodily Injury" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.

7) "Business Partner" means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day-to-day management of the business.

8) "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

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

10) "Complication of Pregnancy" means: (1) conditions requiring Hospital stays (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, and shall not include false labor, occasional spotting, Physician prescribed rest during the period of pregnancy, morning Sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct Complication of Pregnancy; and (2) nonelective caesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

11) "Cruise" means any prepaid sea arrangements.

12) "Dependent Child(ren)" means Your child (or children), including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance.

13) "Domestic Partner" means a person who has registered as a Domestic Partner in a municipality that requires such registration or has provided Us with a signed and notarized Affidavit of Partnership in municipality that do not require such registration. The Affidavit will attest to the following: (a) Each person is 18 years of age or older and is mentally competent to consent to contract, (b) Neither one is married to or legally separated from anyone else, (c) They are not related by blood in a manner that would bar marriage under the laws of the state of New York, (d) They have been living together on a continuous basis prior to the date of application, and (e) Neither individual has been registered as a member of another domestic partnership within the last six months.

14) "Economy Fare" means the lowest published rate for a one-way ticket.

15) "Effective Date" means the date and time Your coverage begins, as outlined in the General Provisions section of this policy.

16) "Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

17) "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 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 is not except incidentally a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

18) "Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

19) "Injury" means Bodily Injury caused by an Accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.

20) "The Insurer" means Arch Insurance Company.

21) "Land/Sea Arrangements" means land and/or sea arrangements booked through the Travel Supplier.

22) "Medically Necessary" means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.

23) "Natural Disaster" means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.

**24) "Pre-Existing Condition" means any Injury, Sickness or condition of Yourself, a Traveling Companion or a Family Member for which medical advice, diagnosis, care or treatment was recommended or received with the 180-day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.**

25) "Physician" means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or a Family Member.

26) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.

27) "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.

28) "Sickness" means illness or disease which is diagnosed and treated by a Physician on or after the Effective Date of the protection plan and while You are covered under this plan.

29) "Strike" means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

30) "Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.

31) "Travel Supplier" means tour operator, Cruise line, hotel, etc., who has made the land and/or sea arrangements.

32) "Traveling Companion" means a person who is sharing travel arrangements with You. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

33) "Trip" means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements, provided such flight connections are scheduled to commence within one (1) day of the Land/Sea Arrangements.

34) "Unforeseen" means not anticipated or expected and occurring after the Effective Date of the policy.

35) "Used" means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

36) "You," "Your," or "the Insured" means a person who has purchased a Trip and who has paid the required plan cost for the protection plan provided herein.

## TERM OF COVERAGE

**POLICY TERM.** The period beginning on the effective date and continuing or a period indicated in the policy. The policy term shall automatically renew continuously for successive one-year periods (policy anniversary date), thereafter until cancelled or non-renewed pursuant to the terms of this policy.

**WHEN AN INSURED'S COVERAGE BEGINS.** All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at the location of the Insured, 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 the location of the Insured, on the day after the required premium for such coverage is received by the company or its authorized representative.

**WHEN AN INSURED'S COVERAGE ENDS.** An Insured's coverage will end at 11:59 local time on the date which is the earliest of the following: (a) the Scheduled Return Date as stated on the travel tickets; (b) the date the Insured returns to his/her origination point if prior to the Scheduled Return Date; (c) The date the Insured cancels their Covered Trip; (d) Any Trip that exceeds 365 days.

**EXTENDED COVERAGE.** All coverage under the policy will be extended, if: (a) the Insured's entire Trip is covered by the policy; and (b) the Insured's return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date the Insured reaches his/her return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

**Notice to State of Washington Residents:** This is not Your insurance policy. To obtain Your state-specific insurance policy, call 866-684-0218. You are entitled to cancel the policy within 14 days of Your purchase date with a full refund provided You have not already departed on Your Trip. Under Accident and Sickness Medical Expense, You are eligible for coverage if You receive any treatment within 365 days of the Accident or 30 days of the onset of the Sickness.

**IMPORTANT NOTICE:** Payments for the plan will not be accepted after Your total tour cost has been paid in full.

*Protection plan fees are non-refundable.*

**BENEFICIARY**  
Your estate, unless written notice of a designated beneficiary is provided to Travel Insured International.

Plan is designed by Travel Insured International



This Post Departure Insurance Coverage, under policy AIC-TRVL-P-NY (9/03) is underwritten by: Arch Insurance Company, with its principal place of business in New York, NY.



Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy for the Participating Organization on file with Travel Insured International. In the event of any conflict between this Description of Coverage and the Master Policy, the policy will govern.

## QUESTIONS, GENERAL INFORMATION OR FILING A CLAIM

For questions regarding Your plan or to receive a claim form, contact TII, or send Your name, address, travel dates, booking number and details of Your loss within 30 days to:

**Travel Insured International, Inc.**  
**P.O. Box 280568**  
**East Hartford, CT 06128-0568**  
**866-684-0218**

Please contact Global Consolidated Services to report cancellation of travel plans first, prior to calling Travel Insured International to report your claim.

**For all pre-departure cancellation claims call GCS directly at: 888-241-2640**  
**The instructions below apply to all other claims.**

TO FACILITATE PROMPT CLAIMS SETTLEMENT:

**TRIP DELAY:** Obtain any specific dated documentation, which provides proof of the reason for delay (airline or Cruise line forms, medical statements, etc).

Submit this documentation along with Your Trip itinerary and all receipts from additional expenses incurred.

**MEDICAL EXPENSES:** Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment: submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

**BAGGAGE:** Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

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