

The Adventure Travel Company

Travel Protection Plan

If, after reviewing this Description of Coverage Brochure, you are not satisfied for any reason, you may return the brochure to Adventure Travel Company within 10 days after receipt for a full premium refund, provided you have not already departed on your Trip or filed a claim. Your coverage will be voided from the beginning.

Schedule of Coverages

PART A Travel Protection Plan Benefits	MAXIMUM BENEFIT
Trip Cancellation / Interruption	Up To \$1,000
Trip Delay (12 Hours or More)	\$100 Per Day \$500 Maximum
Medical Expense/Emergency Assistance	\$25,000
Accident & Sickness Medical Expenses	Included
Emergency Medical Evacuation	Included
Repatriation of Remains	Included
On Call 24-Hour Assistance Service	Included
Accidental Death and Dismemberment	\$10,000
Baggage / Travel Documents	\$1,000
Baggage Delay (24 Hours or More)	\$250
PART B Additional Medical Expense/ Emergency Assistance Benefits	MAXIMUM ADDITIONAL BENEFIT
Medical Expense/Emergency Assistance	\$50,000
PART C Additional Trip Cancellation/ Interruption Benefits	MAXIMUM ADDITIONAL BENEFIT
Trip Cancellation / Interruption	Up To \$4,000 Add'l

Pay Your Premium within 7 Days of Your Initial Trip Deposit and ...

The exclusion for Pre-Existing Conditions will be waived if:

- 1) Your premium for this insurance plan and your enrollment form is received within 7 days of the date your initial Trip deposit is received; and
 - 2) You are not disabled from travel at the time you pay your premium.
- See Page 3 for the Pre-Existing Condition definition which details the Pre-Existing Conditions that are excluded.**

Coverage for terrorism is included if:

- 1) Your premium for this insurance plan and your enrollment form is received within 7 days of the date your initial Trip deposit is received.
- See Page 3 for the definition of Other Covered Events (item #3G) which details the coverage provided.**

Please read and familiarize yourself with the benefits, services, provisions, exclusions and definitions in this Description of Coverages. This is your evidence of coverage if your payment for the policy has been received and should be retained.

This Insurance Policy is Underwritten By:

Monumental General Casualty Company (all states except as otherwise noted) under Policy Form # TAHC2000GPC.

Monumental Life Insurance Company (AK, ME, NH, NC, WI, WY) under Policy Form # TAHC2000GPM.

Stonebridge Casualty Insurance Company (CO, MI, MN, NY, VT) under Policy Form # TAHC3000JPC.

Traveler PDQ Service is provided by: MedStrong International Corporation

DESCRIPTION OF COVERAGES

Who is eligible for coverage

A person who takes a Trip, completes the enrollment form and pays the required premium, and is a citizen or resident of the United States of America or Canada.

When coverage begins

The Pre-Departure Trip Cancellation Benefit is effective on the earlier of: 1) 12:01 A.M. Standard Time on the day after the date the enrollment form and premium is received by The Adventure Travel Company; or 2) at 12:01 A.M. Standard Time on the day after the postmark date of the enrollment form (provided premium is included). The Trip Interruption Benefit is effective on the Scheduled Departure Date. All other coverages will begin on the later of: 1) the date premium has been paid; or 2) the date and time you start your Trip; or 3) the Scheduled Departure Date of your Trip.

When coverage ends

All coverage ends on the earlier of: 1) the date the Trip is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round trip, or the destination on a one-way trip; 4) cancellation of the Trip covered by this policy.

Termination of the policy will not affect a claim for loss which occurs after premium has been paid.

All coverage under this policy will be extended if your entire Trip is covered by the policy and your return is delayed by unavoidable circumstances beyond your control.

If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

Summary of Coverages

Trip Cancellation / Interruption

We will pay this benefit up to the amount on the Schedule of Coverages if a Trip is canceled, interrupted or delayed due to:

1. Sickness, Injury, or Covered Death of you, an Immediate Family Member, Traveling Companion, or Business Partner; or
2. Other Covered Events as defined in this policy. (see page 3 for definition).

Injury or Sickness must: 1) for Pre-Departure Trip Cancellation, commence while this policy is in force for you, or for Post-Departure Trip Interruption or Delay, commence while on your Trip; 2) in the written opinion of the treating Physician, be so disabling as to cause a Trip to be canceled, interrupted or delayed; and, 3) require the care and attendance of a Physician at the time of occurrence.

Please refer to the Policy Definitions, page 3, for an explanation of Pre-Existing Conditions which are excluded under the Trip Cancellation/Interruption Coverage.

BENEFITS: Pre-Departure Cancellation

We will reimburse you for the amount of forfeited, non-refundable payments or deposits for your Trip if your Trip is canceled, or we will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is canceled and your Trip is not canceled.

BENEFITS: Post-Departure Interruption

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus one of the following:

1. the additional transportation expenses incurred by you if your Trip is interrupted, either:
 - (a) to the return destination; or
 - (b) from the place that you left the Trip to the place that you may rejoin the Trip;
2. the additional transportation expenses incurred by you to reach the original Trip destination if you are delayed and leave after the Scheduled Departure Date;

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

3. your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Trip is interrupted and your Trip is continued.

Trip Delay

We will pay for reasonable accommodation and traveling expenses until travel becomes possible up to \$100 a day to a maximum of \$500 if your Trip is delayed for more than 12 hours.

Trip Delay must be caused by:

Common Carrier delay; or
lost or stolen passports, travel documents, or money; or quarantine; or natural disaster; or
Injury or Sickness of you, an Immediate Family Member traveling with you, or a Traveling Companion; or
Covered Death of an Immediate Family Member traveling with you or a Traveling Companion.

Medical Expense / Emergency Assistance

We will pay this benefit, up to the amount on the Schedule of Coverages, for the following Covered Expenses incurred by you, subject to the following:

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

Please refer to the Policy Definitions, page 8, for an explanation of Pre-Existing Conditions which are excluded under the Medical Expense/Emergency Assistance Coverage.

Covered Expenses:

1. expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services and supplies, incurred by you within one year from the date of your Sickness or Injury;
2. expenses for emergency dental treatment incurred by you during a Trip;
3. expenses incurred for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to the prior approval of the Program Medical Advisors;
4. expenses incurred for medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence in the USA or Canada, when deemed medically necessary by the attending Physician, subject to the prior approval of the Program Medical Advisors;
5. expenses for transportation, not to exceed the cost of one round-trip economy class air fare, to the place of hospitalization for one person chosen by you, provided you are traveling alone and are hospitalized for more than 7 days;
6. expenses for transportation, not to exceed the cost of one-way economy class airfare, to your place of residence in the USA, including escort expenses when an Insured who is 18 years of age or younger is left unattended due to the death or hospitalization of an accompanying adult(s), subject to the prior approval of the Program Medical Advisors;

7. expenses for one-way economy class airfare (or first class, if your original tickets were first class) to your place of residence in the USA, from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in this policy;
8. expenses for preparation and air transportation of your remains to your place of residence in the USA, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the USA.

Accidental Death and Dismemberment

We will pay this benefit up to the amount on the Schedule of Coverages if you are injured in an accident which occurs while you are on a Trip and covered under this policy, and you suffer one of the losses listed below within 365 days of the accident.

The Principal Sum is the benefit amount shown on the Schedule of Coverages.

We will pay 100% of the Principal Sum for loss of: life; both hands or feet, or sight of both eyes; one hand and one foot; or one hand or one foot and sight of one eye.

We will pay 50% of the Principal Sum for loss of: one hand or one foot, or sight of one eye.

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

Baggage / Travel Documents

We will pay this benefit, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount on the Schedule of Coverages.

We will pay all direct loss, damage or destruction due to an accident to your Baggage, passports, and visas during your Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all credit card conditions imposed by the credit card companies.

Special Limitation: We will not pay more than \$500 on all losses to jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, precious gems, cameras, camera equipment, and furs. Items not included above are subject to a \$250 per item limit.

Property Not Covered: We will not pay for damage to or loss of:

- (1) animals;
- (2) property used in trade, business, or for the production of income, household furniture, musical instruments, brittle or fragile articles, or sporting equipment if the loss results from the use thereof;
- (3) boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances;
- (4) artificial limbs or other prosthetic devices, artificial teeth, dental bridges or dentures, hearing aids, any type of eyeglasses, sunglasses or contact lenses;
- (5) documents or tickets, except for administrative fees required to reissue tickets;
- (6) money, stamps, stocks and bonds, postal or money orders, or credit cards, except as noted above;
- (7) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (8) contraband.

Losses Not Covered: We will not pay for loss arising from: defective materials or craftsmanship; or normal wear and tear, gradual deterioration, inherent vice; or rodents, animals, insects or vermin; or theft or pilferage from an unattended vehicle; or mysterious disappearance; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Payment of Loss: We will pay the cost of repair or replacement of your damaged Baggage, less depreciation; or at our option, we may repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss. We may take all or part of the damaged Baggage at the appraised or agreed value.

In the event of a loss to a pair or set of items, we will: repair or replace any part to restore the pair or set to its value before the loss; or pay the difference between the value of the property before and after the loss.

Baggage Delay

We will pay up to \$250 for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for more than 24 hours during the Trip.

Definitions

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

"Business Partner" means an individual who is involved with you in a legal partnership and shares in the management of the business.

"Common Carrier" means any land, water, or air conveyance operated under a license for the transportation of passengers for hire, not including taxi cabs, or rented, leased, or privately owned motor vehicles.

"Covered Death" means your death or the death of an Immediate Family Member, Traveling Companion or Business Partner which is the direct result of a Sickness or Injury as defined in this policy.

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

"Financial Insolvency" means total cessation of operations due to bankruptcy or financial default of a tour operator, cruise line or airline, other than the person, organization or firm from whom you directly purchased or paid for your Trip, provided the Financial Insolvency occurs more than 15 days following your effective date for the Trip Cancellation Benefits.

"Hospital" means an institution which meets all of the following requirements: it must be operated according to law; it must give 24-hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis for which a charge is made; it must provide diagnostic and surgical facilities supervised by Physicians; registered nurses must be on 24-hour call or duty; the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is not: a rest, convalescent, extended care, rehabilitation, or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

"Immediate Family Member" means your or your Traveling Companion's spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, guardian, or ward.

"Injury" means bodily injury caused by an accident which 1) occurs while your coverage is in force under this policy and 2) requires examination and treatment by a Physician. The injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

"Insured" means an Eligible Person who takes a Trip, completes any required enrollment form, and pays any required premium. The words "you", "your" or "yours" mean the Insured.

"Other Covered Events" means only the following unforeseeable events or their consequences which occur while coverage is in force under this policy:

1. Common Carrier delays resulting from organized labor strikes that affect public transportation;

2. arrangements canceled by an airline, cruise line, or tour operator, resulting from inclement weather or organized labor strikes that affect public transportation.

3. arrangements canceled by an airline, cruise line or tour operator, resulting from Financial Insolvency.

Item #3 above is subject to the following conditions:

Your premium must be received within 7 days of the initial deposit/payment for Your Trip.

4. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events:

- (a) being directly involved in a documented traffic accident while en route to departure;

- (b) being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not 1) a party to the legal action, or 2) appearing as a law enforcement officer;

- (c) having a residence made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;

- (d) being called into active military service to provide aid or relief in the event of a natural disaster;

- (e) a documented theft of passports or visas;

- (f) a transfer of employment of 250 miles or more;

- (g) a terrorist act (or acts) which occurs in your departure city or in a city which is a scheduled destination for your Trip provided: 1) the terrorist act (or acts) occurs within 30 days of the Scheduled Departure Date for your Trip; and 2) your premium is received within 7 days of the initial deposit/payment for your Trip.

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

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

"Pre-Existing Condition" means an illness, disease, or other condition during the 60 day period immediately prior to your effective dates for which you or your Traveling Companion or Immediate Family Member scheduled or booked to travel with you: 1) received, or received a recommendation for, a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this policy.

"Program Medical Advisors" means individuals appointed by ON CALL Assistance Corporation.

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

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

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

"Traveling Companion" means a person whose name appears with yours on the same Trip arrangement and who, during the Trip, will share accommodations with you in the same room, cabin, condominium unit, apartment unit, or other lodging.

"Trip" means a scheduled trip for which coverage is elected and premium paid, and all travel arrangements are arranged prior to the Scheduled Departure Date of the Trip.

"Usual and Customary" means the usual charge made by a provider for necessary medical services, treatment or supplies. It may not exceed the general level of charges for similar necessary services, treatment or supplies made by other providers in the area where the service or treatment is given or the supply bought.

Policy Exclusions

The following exclusion applies to the Accidental Death & Dismemberment Coverage:

1. We will not pay for loss caused by or resulting from sickness of any kind.

The following exclusion applies to the Medical Expense / Emergency Assistance, Trip Cancellation/Interruption and Trip Delay Benefits:

2. We will not pay for loss or expense incurred as a result of a Pre-Existing Condition, as defined, including death that results therefrom.

Exclusion #2 does not apply to benefits for Covered Expenses item #3 (emergency medical evacuation) or item #8 (return of remains) of the Medical Expense Benefits coverage.

The following exclusions apply to all Coverages:

3. This policy does not cover loss caused by, or resulting from:
 - a) suicide, attempted suicide, or intentionally self-inflicted injury of you, a Traveling Companion, Immediate Family Member, or Business Partner booked to travel with you, while sane or insane (while sane in CO & MO);
 - b) mental, nervous or psychological disorders;
 - c) being under the influence of drugs or intoxicants unless prescribed by a Physician;
 - d) normal pregnancy or resulting childbirth;
 - e) participation as a professional in athletics;
 - f) participation in organized amateur and interscholastic athletic or sports competition or events;
 - g) mountain climbing or bungee cord jumping;
 - h) riding or driving in any motor competition;
 - i) declared or undeclared war, or any act of war;
 - j) civil disorder;
 - k) service in the armed forces of any country;
 - l) nuclear reaction, radiation or radioactive contamination;
 - m) operating or learning to operate any aircraft, as pilot or crew;
 - n) parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
 - o) any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
 - p) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
 - q) loss or damage caused by detention, confiscation or destruction by customs;
 - r) Elective Treatment, or medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
 - s) Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Trip, Financial Insolvency which occurred before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 7 days following your effective date for the Trip Cancellation Benefits;
 - t) a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when this policy is not in force for you.

Note: Exclusion 3, Item t) above, applies to you, an Immediate Family Member, Traveling Companion or Business Partner.

Note: This brochure is a brief description of the benefits available to you under the travel insurance policy. Since the Master Policy is complete in detail, the final interpretation of any provision or claim will be governed by the Master Policy.

ON CALL INTERNATIONAL Travelers Assistance Service

ON CALL multilingual professionals are available for the travel assistance services from anywhere in the world, 24 hours a day, every day. To ensure payment of benefits for a Medical Expense/Emergency Assistance or Trip Interruption claim, you must contact ON CALL as soon as possible.

If you are in need of medical attention, ON CALL will help you locate local physicians, dentists, or medical facilities. ON CALL will also monitor your condition and contact your personal physician and family, if requested.

If you need to be transported to a different hospital or treatment facility, or back home, ON CALL will arrange and pay for transportation and a special medical escort if required. Arrangements for a Medical Evacuation, Escort for Minor, Hospital Bedside Visit or Repatriation of Remains made by others without the prior approval of ON CALL may not be eligible for payment or reimbursement under the policy.

Note: Neither the Insurer(s) nor ON CALL INTERNATIONAL shall be responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.

How to Contact ON CALL

The ON CALL Assistance Network extends worldwide. If you are outside the United States or Canada, call the local telephone operator for help in placing your **collect call**. Within the United States and Canada, use the toll free number. Give On Call the following On Call Group Number:

ON CALL Group Number: 422

Within U.S.A. & Canada	Outside U.S.A. & Canada
1-800-555-9095	1-603-894-4710*

*From outside the United States & Canada, you will first have to enter the International Access Code of the country you are calling from.

NEW "FREE" SERVICE!

Access Your Medical Records online

With our exclusive **Traveler PDQ Service**, you can assure that your important medical records are available to you or any Physician chosen by you, anytime, anywhere in the world, quickly, wherever internet access is available. Register at your convenience at www.travelerpdq.com or call, toll free 1-800-379-9887. *It's free during your insured Trip!*

Program Code: 422

Claims Procedure

To facilitate prompt claims settlement:

1. Report any claim as soon as possible.
2. Report claims directly to the Program Administrator.
3. Keep all documentation, such as 1) receipts from the treating Physicians or other medical providers stating the diagnosis, treatment, and amount paid; and 2) all unused non-refundable transportation tickets, official receipts, etc. In case of loss, theft or damage to personal belongings, immediately report the situation to the hotel manager, tour guide or representative, transportation official or local police and obtain their written report of your loss.

Where to Present a Claim

All claims should be presented to the Program Claims Administrator:

Trip Mate Insurance Agency, Inc.
9225 Ward Parkway, 2nd Floor
Kansas City, Missouri 64114
1-800-888-7292 (Toll Free)

Enrollment Form - Please Print

Last Name _____ First Name _____ Initial _____

Permanent Address _____ Number & Street _____

City _____ State _____ Zip Code _____

Home Phone (Include Area Code) _____ E-Mail Address _____

Travel Dates: Departure Date ____/____/____ Return Date ____/____/____
month / day / year month / day / year

Travel Destination _____

Beneficiary _____

Address: Number & Street _____ City _____ State _____ Zip Code _____

Relationship _____ Phone (____) _____

X _____

INSURED'S SIGNATURE (Guardian, If Insured is minor) _____ Date _____

Calculate Your Premium

- Premium rates for all parts are indicated in the rate tables on the other side of this form. Premium rates for Part A & Part B are based upon the duration of your trip. Part C rates are based upon the amount of additional coverage you are purchasing. Select your premium from the correct column for each Part you wish to purchase. **Important** - applications are not valid without dates of travel.

(You must purchase Part A in order to purchase Part B and / or Part C)

- Make total check or money order payable to: **The Adventure Travel Company**. Payment by credit card is also accepted.
- IMPORTANT:** After completing & sending your enrollment information, **keep this Description of Coverage Brochure** which is your evidence of coverage under the plan.

Part A Premium Part B Premium Part C Premium Your Total
(from rate table) (from rate table) (from rate table) Payment

\$ _____ + \$ _____ + \$ _____ = \$ _____

Form of Payment: Check payable to The Adventure Travel Company
 Visa MC Discover AMEX

Account # _____ Exp. Date _____

Cardholder Name: _____

I authorize M.H. Ross Travel Insurance Services to charge my credit card for the total premium due to cover my Trip.

Signature: _____

Enrollment Instructions

Once you have completed the enrollment form, you may submit your enrollment and remittance in person to The Adventure Travel Company office from whom you purchased your trip or by **mailing or faxing** the completed enrollment form with your check (or your signed credit card authorization) payable to The Adventure Travel Company.

Applications can also be processed by:
 calling 800-467-4595 or faxing to 415-543-4797

Premium Rate Tables

PARTS A & B- Premium Rate Tables (Premiums based upon Trip Duration)

TRIP DURATION	PART A RATES	PART B RATES
Up to 7 Days	\$39	\$10
8 to 15 Days	\$69	\$15
16 to 30 Days	\$99	\$20
31 to 45 Days	\$149	\$30
46 to 60 Days	\$179	\$40
Up to 3 Months	\$239	\$60
Up to 4 Months	\$289	\$80
Up to 5 Months	\$339	\$100
Up to 6 Months	\$389	\$120
Up to 7 Months	\$439	\$140
Up to 8 Months	\$489	\$160
Up to 9 Months	\$539	\$180
Up to 10 Months	\$589	\$200
Up to 11 Months	\$639	\$220
Up to 12 Months	\$689	\$240

Part C - Additional Trip Cancellation / Interruption Benefits

Additional \$1,000	\$20
Additional \$2,000	\$40
Additional \$3,000	\$60
Additional \$4,000	\$80

Notice to Florida Residents

Your homeowners policy, if any, may provide coverage for loss of personal effects. You are not required to purchase baggage insurance in connection with purchase of tickets or in connection with the lease or rental of a motor vehicle.

This Plan is Designed for Adventure Travel Company By:

M.H. Ross Travel Insurance Services
 P.O. Box 9159, Van Nuys, CA 91409-9159
 Phone: 800-713-1456 Fax: 888-424-8731
 E-mail: info@tripinsurance.com
 California License # 0208389