TraveLite

Comprehensive travel protection around the clock, around the world

B02 03/04
B02 08/04

Travelex worldwide money
Insurance Services

Before You Leave Home, Consider the Unexpected:

What if you and your family arrive in Orlando and your baggage doesn't?

What if a family member suddenly develops chest pains and needs medical transportation?

What if on your way home your airline goes on strike?

What if a delayed connection to Florida causes you to miss your cruise?

Foreign Currency Online

When traveling internationally be prepared. Order your foreign travel money online with convenient home delivery before departure.

Go to: www.travelexinsurance.com
Click on My Travel Wallet

Underwritten by Old Republic Insurance Company
133 Oakland Ave, PO Box 789, Greensburg, PA 15601

Whether you encounter the unforeseen or unthinkable when traveling, it is important to have the peace of mind that a Travelex protection plan provides. This plan combines comprehensive travel protection and 24 hour emergency assistance into one convenient plan.

Here are just a few of the benefits that TraveLite offers:

- Pre-existing medical conditions are covered when you enroll within **21 days** of your initial trip deposit (certain exclusions apply, see page 9)
- Trip Interruption of up to 150% of your trip cost
- $50,000 Medical Expense and Evacuation/Repatriation
- **Primary** Coverage. You will always file claims first with Travelex – without deductibles

You also have the option to upgrade your TraveLite plan with:

- Flight Accident Protection of $1 million, $500,000 or $300,000
- Medical Expense/Medical Evacuation Coverage of $100,000
- Rental Vehicle Coverage of $50,000

Whether you are traveling around the world or around the country, be sure to purchase travel protection before you leave.

Family Friendly Coverage

Travelex plans offer great value to traveling families. Children under 16 are covered at **no additional cost** when accompanied by a covered adult family member except for the Emergency Medical Benefit Upgrade and Flight Accident Protection.

Questions?

For more information or to receive a quote, call 1-877-593-5403

RESTRICTIONS OF COVERAGE

This brochure is a brief description of the benefits of this protection plan. Certain conditions, exclusions and limitations apply as set out in the Evidence of Coverage and Confirmation of Coverage which will be sent to you upon purchase of this coverage.

To view a full description, including limitations and exclusions, visit our website at www.travelexinsurance.com.

DESCRIPTION OF BENEFITS

Trip Cancellation/Interruption

Trip Cancellation: You are covered for certain non-refundable expenses if you must cancel or interrupt your trip for any of the following reasons:

- Covered sickness, injury or death of you, your traveling companion, business partner or family member of either you or your traveling companion. Medically imposed restrictions must be certified by a legally qualified physician at time of loss.
- Unforeseen bankruptcy or financial default of a travel supplier which occurs more than **14 days** following your Protection Plan effective date. **You must purchase this plan within 21 days of initial trip deposit to qualify for this coverage.**
- Strike that causes complete cessation of services of your common carrier for at least **48 hours.**
- Unforeseen inclement weather which causes complete cessation of services of your common carrier for at least **24 hours.**
- Employer termination or layoff affecting you or a person sharing the same room. Employment must have been with the same employer for at least **3 consecutive years.**
- A terrorist incident in your departure city or city of destination within **30 days** following the terrorist incident.
- You or your traveling companion are required to serve on a jury, are subpoenaed, hijacked or quarantined.
- Residence of you or your traveling companion, including your covered trip destination accommodations, is rendered uninhabitable due to unforeseen circumstances.
- Burglary of you or your traveling companion's residence within **10 days** of departure or during your trip.
- Felonious assault of you or your traveling companion within **10 days** of departure or during your trip.

- You or your traveling companion are called to emergency military duty for a natural disaster other than war.
- Traffic accident directly involving either you or your traveling companion, substantiated by a police report, while en route to a scheduled departure point.
- If your travel supplier cancels your trip, you are covered up to **$150** for the reissue fee charged by the airline for your tickets.
- Single supplement upgrade – you are covered when your traveling companion cancels or interrupts a trip for a covered reason and you do not.

Trip Interruption: If you are prevented from completing a trip for any of the unforeseen reasons listed under Trip Cancellation, you are covered for:

- Any unused non-refundable expenses for travel arrangements.
- One way economy transportation to return to the original departure point or rejoin your trip.
- Certain accommodations and transportation expenses when a traveling companion must remain hospitalized or a covered injury or sickness not requiring hospitalization prevents you from continuing travel.

Trip Delay/Missed Connection

If your trip is delayed for **5 hours** or more, we will reimburse you for certain additional expenses for accommodations, transportation and meals and/or for unused non-refundable expenses for your trip.

Itinerary Change

Covers certain expenses if the travel supplier makes a change in your itinerary after your scheduled departure date which prevents you from participating in that event/activity.

Emergency Medical Benefits

Medical Expense: You are covered for emergency expenses incurred while on your covered trip as a result of sickness or injury during your trip.

Medical Evacuation/Repatriation: Covers, if an injury or sickness first occurs during your trip, for medical evacuation when your condition is acute or life threatening and adequate treatment is not available

at a local hospital or medical repatriation for you to return to your home or a hospital near your home for continued treatment. Covers up to $5,000 for the and return of remains. **Any use of this benefit must be pre-approved and arranged by the authorized Assistance Company.**

Baggage

You are covered for the loss, theft or damage of your baggage and passport, as well as for loss due to unauthorized use of your credit card.

Baggage Delay

If your baggage is delayed for 24 hours or more, we will reimburse you for the purchase of additional clothing and personal articles.

Accidental Death & Dismemberment

You are covered for loss of life, limbs or sight due to an accidental injury while on your trip.

Travelex Travel Assistance & Concierge Service

Travelex helps you find your way more easily whether you are traveling domestically or internationally. You can access a wide range of services on a 24/7 basis both before you go and during your trip. Services include:

- 24-hour medical assistance helpline
- Medical evacuation/repatriation
- Baggage tracking
- Lost/stolen passport/card assistance
- Emergency cash transfer
- Emergency air/hotel/car rental bookings
- Destination information and advice
- International dining recommendations
- Hospitality & event ticketing

All of the above services and more are included with your TraveLite plan.

For Travel Assistance phone numbers, please refer to your Confirmation of Coverage.

DESCRIPTION OF BENEFITS

Rental Vehicle Damage Protection (optional)

When a vehicle is rented through your travel supplier for your covered trip, you are covered for any loss or damage to the rental car resulting from collision, hail, earthquake, fire, storm, theft or vandalism. (Benefit not available in Oregon).

Flight Accident Protection (optional)

You are covered for accidental death, dismemberment or loss of sight resulting from an accident while a passenger on a regularly scheduled flight.

IMPORTANT DEFINITIONS

"**Family Member**" means Your: legal spouse or common-law spouse (where legal), legal guardian, legal ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, nephew or Key Person, provided the Family Member resides in the United States, Canada or Mexico.

"**Key Person**" means a) an employed caregiver of a legal dependant of You or b) a person to whom You are not married and with whom You have cohabited for 12 continuous months.

PRE-EXISTING MEDICAL CONDITIONS

Enroll Within 21 Days of Your Trip Deposit

We cover pre-existing medical conditions (certain exclusions apply) for people of all ages if you enroll within **21 days** of your initial trip deposit and protect the full cost of your trip.

Customer Satisfaction Is Our First Priority

If you are not completely satisfied within 10 days of purchasing this protection plan, Travelex will refund your plan cost, as long as you have not departed on your trip or filed a claim.

IT'S IMPORTANT TO KNOW...

All cancellations must be reported to the Travel Supplier within **72 hours** of the event causing the need to cancel unless the event prevents it, and then as soon as is reasonably possible. All other delays of reporting beyond **72 hours** will result in reduced benefit payments.

This plan contains disability protection benefits or health protection benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provide you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan provider.

WHEN YOU ARE COVERED

"**Effective Date**" is:

a) **If Trip Cancellation/Interruption Protection is purchased** – 12:01 a.m. following: i) the Postmark of your enrollment form; ii) the date you phone in the enrollment; iii) the date your enrollment form is received by facsimile or iv) the date you submit the enrollment via the Internet, provided that in all cases the proper plan cost has been paid.

b) **If no Trip Cancellation/Interruption Protection is purchased** – 12:01 a.m. on your trip Scheduled Departure Date or 12:01 a.m. following: i) the Postmark of your enrollment form; ii) the date you phone in the enrollment; iii) the date your enrollment form is received by facsimile or iv) the date you submit the enrollment via the Internet, whichever is later, provided that in all cases the proper plan cost has been paid.

GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for sickness, injuries or losses of you, your traveling companion, business partner or family member:

a) resulting from suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane;
b) resulting from hostilities or an act of declared or undeclared war;
c) while participating in maneuvers or training exercises of an armed service;
d) while riding, driving or participating in races, or speed or endurance contests;
e) while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment);
f) while participating as a member of a team in an organized sporting competition;
g) while participating in skydiving, hang gliding, bungee cord jumping, deep sea diving, or scuba diving (unless You hold an open water diving certificate or You are accompanied by a dive master and not diving deeper than 130 feet);
h) while piloting or learning to pilot or acting as a member of the crew of any aircraft;
i) received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a legally qualified physician;
j) to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
k) resulting from a governmental regulation or prohibition;
l) unless you and your traveling companion are medically fit to travel at the time of purchase of coverage;
m) relating to a diagnosed Sickness from which no recovery is expected and for which only palliative treatment is provided and which carries a prognosis of death within 12 months of the coverage Effective Date;
n) resulting from non-physical sickness such as mental, nervous, emotional or personality disorders in any form whatsoever unless the affected person is hospitalized for 3 consecutive days or more after the coverage Effective Date;

GENERAL EXCLUSIONS AND LIMITATIONS

o) due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
p) for dental treatment (except as coverage is otherwise specifically provided herein);
q) where coverage has been purchased for travel to or through a city or country of destination under a travel warning issued by the United States Department of State at the time this protection plan is purchased and the sickness, injury, death, loss or delay was a direct result of the incidents surrounding the travel warning;
r) resulting from the intentional release of a biological material; or
s) where the purpose of travel is for you or your traveling companion to receive medical care, medication or treatment.

Some exclusions may not be valid or wording may differ in your state of residence. Please consult your Evidence of Coverage for full details or visit our website at:

PRE-EXISTING CONDITIONS EXCLUSION

This exclusion applies to Trip Cancellation/Interruption and Emergency Medical Expense.

The program does not cover losses or expenses if they result from:

1. Any injury to you or your traveling companion, your business partner or your family member occurring prior to and including the effective date;
2. Any sickness of you or your traveling companion, your business partner or your family member occurring during the 90 days prior to and including the effective date for which treatment by a legally qualified physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

If you have purchased a program where pre-existing conditions are waived, you are covered for these pre-existing conditions provided:

1. The protection plan was purchased within twenty-one (21) calendar days of the initial Covered Trip payment;
2. On the date of purchase of the protection plan, you were medically fit;
3. You had not filed a claim for Trip Cancellation/Interruption due to a sickness or injury within 90 days prior to the purchase of the protection plan;
4. You do not have a sickness excluded by General Exclusions "m)" and "n)";
5. The pre-existing condition exclusion applies to all amounts over the maximum waiver amount shown on the Confirmation of Coverage except for Medical Evacuation/Repatriation benefits which are not subject to the maximum waiver amount.

If you do not meet the above criteria, you will still be covered for Trip Cancellation/Interruption and Emergency Medical Benefits caused by reasons other than those related to the Pre-existing Condition.

Renting a Car on Your Trip?

Enjoy peace of mind with Rental Vehicle Damage Protection. You can purchase add-on coverage of $50,000 for just $7/day for up to a maximum of 31 days when the rental car is booked through your travel supplier.

No Trip Costs to Protect?

You can receive all the protection and assistance benefits of this protection plan without Trip Cancellation/Interruption...see the $0 band in the Rate Chart on the next page.

Don't Forget Your Flight Accident Protection

- $1Million, $56/person
- $500,000, $28/person
- $300,000, $17/person

The maximum flight accident coverage is $1 Million per person, per covered trip.

Remember to Upgrade Your Medical Coverage

You have the option of upgrading your Emergency Medical Benefits to include an additional $100,000.

BENEFITS & RATES

Benefits (per person)	Amount of Coverage
Trip Cancellation	Trip Cost ($30,000 limit)
Trip Interruption	150% of Trip Cost ($45,000 limit)
Trip Delay/Missed Connection	$750
Itinerary Change	$250
Emergency Medical Benefits Medical Expense Medical Evacuation/Repatriation	$50,000
Baggage	$1,000
Baggage Delay	$250
24-hour AD&D	$10,000
Common Carrier AD&D	$50,000
Travel Assistance & Concierge	Included
Optional Upgrades	
Emergency Medical Benefits	$100,000
Rental Vehicle Coverage	$50,000
Flight Accident	$300,000/$500,000/$1 Million

Trip Cost Use full cost per person	Plan Rate Per Person					
	Ages 0-34	Ages 35-60	Ages 61-70	Ages 71-75	Ages 76-80	Ages 81+
$0*	$19	$29	$36	$48	$59	$105
$1 - $500	$25	$36	$40	$55	$66	$109
$501 - $1,000	$42	$51	$63	$92	$114	$179
$1,001 - $1,500	$53	$68	$88	$121	$161	$251
$1,501 - $2,000	$72	$91	$121	$171	$210	$322
$2,001 - $2,500	$92	$116	$150	$210	$259	$394
$2,501 - $3,000	$110	$136	$179	$251	$306	$466
$3,001 - $3,500	$129	$148	$211	$291	$353	$539
$3,501 - $4,000	$147	$162	$240	$330	$401	$610
$4,001 - $4,500	$164	$185	$303	$369	$447	$678
$4,501 - $5,000	$183	$206	$340	$410	$494	$751
$5,001 - $6,000	$211	$244	$374	$483	$546	$821
$6,001 - $7,000	$266	$291	$455	$574	$642	$963
$7,001 - $8,000	$315	$370	$546	$694	$861	$1,178
$8,001 - $9,000	$352	$401	$608	$782	$997	$1,337
$9,001 - $10,000	$392	$433	$669	$862	$1,094	$1,498
Emergency Medical Benefits Upgrade						
All Trips	$27	$27	$49	$77	$77	$154

*** $0 Trip Cost band excludes Trip Cancellation and Interruption.**

For rates on travel protection where the trip cost exceeds $10,000, please call 1-877-593-5403

The rates above are for trips from 1-31 days in length. For trips from 32-180 days, add $5 per day.

An $8 processing fee will be added to each enrollment.

Rates are subject to change.

ENROLLMENT

You can enroll in a Travelex TraveLite protection plan by Internet, phone, mail or fax.

Internet

To enroll via the Internet, please visit:
www.travelexinsurance.com

Phone

To enroll by phone or for more information, please call: 1-877-593-5403 (Mon - Fri, 8:00 a.m. to 8:00 p.m. CT).

Mail or Fax

To enroll by mail or fax, you will need to complete an enrollment form.

- To have an enrollment form faxed or mailed to you, call 1-877-593-5403 (Mon - Fri, 8:00 a.m. to 8:00 p.m. CT).

Do not send cash through the mail.

Travelex Insurance Services
PO Box 641070
Omaha, NE 68164-7070

Necessary Information

When enrolling in a Travelex TraveLite protection plan, please have the following information ready:

- Traveler(s) date of birth(s)
- Travel itinerary
- Trip cost
- Credit card number & expiration date

What Will Be My Total Plan Cost?

Rate calculation information has been provided on page 13 to assist you in estimating your total plan cost.

RATE CALCULATION

	Plan Cost		Medical Upgrade		Subtotal
Primary Traveler:	$	+		= $	
Traveler #2:	$	+		= $	
Traveler #3:	$	+		= $	
Traveler #4:	$	+		= $	

Subtotal for all Travelers = $

For Trips 32-180 days long: (include departure & return dates in calculation)

$5 x ____ (# of days over 31) **x** ____ (# of adult travelers) = $

Rental Vehicle Damage Protection:

$7 x ____ **(# of days up to 31)** = $

Pickup date: __/__/__

Return date: __/__/__

Optional Flight Coverage: (Maximum $1 Million/person)
All travelers must purchase the same amount of Flight Coverage.

$1 Million Protection for $56 x ____ (# of travelers) = $

or

$500,000 Protection for $28 x ____ (# of travelers) = $

or

$300,000 Protection for $17x ____ (# of travelers) = $

Processing Fee = $ 8

Location Code: 46-0032

Total Amount Due = $

Plan fees are non-refundable after the 10 day review period.

TraveLite

Comprehensive travel protection
around the clock, around the world

This is a paid endorsement. Travelex is proud to have renowned tennis champion John McEnroe as our brand ambassador and customer. John's approach to winning on and off the court through hard work, determination and an unwavering commitment to excellence are key traits that embody Travelex's approach to delivering valuable products and services to our customers.

Please reference the following information when enrolling:

LOCATION NUMBER	AGENT CODE
46-0032	
COMPANY NAME	
International Services	

PRODUCT NUMBER: B02 03/04, 08/04

NEW! Travelex JournEase Program

Three additional benefits provided with the purchase of your Travel Plus or TraveLite protection plan:

- **Event Ticket Secure**
- **Identity Secure**
- **MedicalSummary.com™**

As a valuable Travelex customer you are automatically enrolled in the Journ*Ease* Program

- Complimentary
- Additional protection for today's travelers
- Ease the way with extra peace of mind

The Journ*Ease* Program is available to U.S. residents.

Travelex worldwide money
Insurance Services

JEI 10/06

Travelex JournEase Program:

Event Ticket Secure*

- Reimburses you for unused event tickets to theatrical, concert and sporting events purchased while on your trip that you are unable to use due to a covered reason.
- Covers up to $100 per event ticket, $400 per event and $800 per trip.

Identity Secure*

- Provides a vast array of assistance services and covers many of the expenses you incur to restore your identity.
- Reimburses up to $10,000 of eligible expenses as a result of a covered stolen identity event.
- Covers eligible expenses up to six months after your departure date.

MedicalSummary.com™*

- Secure Internet-based health information service.
- Allows you to store, print and retrieve your vital medical information before and during your trip.
- The MedSum Card™ puts pertinent medical and contact information on a wallet or passport sized card.
- Ensures healthcare providers have access to critical health information in the event of an emergency.
- Free trial subscription for use before and during your trip.

*This is a brief description of benefits. Certain conditions, exclusions and limitations apply. Please read the full terms and conditions found in the Travelex JournEase Program Guide. Event Ticket Secure & Identity Secure are underwritten by Indemnity Insurance Company of North America. MedicalSummary.com™ is provided by MedicalSummary.com, a product of Kelly Company, LLC.