



Vacation Rental Insurance

Description of Coverage PLAN CODE 330CSA

This is a brief Description of Coverage. **This is not your Policy/Certificate of Insurance. Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your Certificate of Insurance for all other states.** Your Individual Policy or Group Policy will govern the final interpretation of any provision or claim.

Important: Keep this document and carry a copy with you when you travel. If you need to cancel your Trip, contact the company you booked with immediately to cancel your reservation.

FOR CERTIFICATE/POLICY INQUIRIES, REQUESTS,
CUSTOMER SERVICE CALL:
(866) 999-4018

FOR EMERGENCY ASSISTANCE
24 HOURS A DAY DURING YOUR TRIP, CALL:
IN THE U.S.
(866) 922-0278

COLLECT WORLDWIDE
(202) 974-6480

This plan is administered by CSA Travel Protection and Insurance Services.

SCHEDULE OF COVERAGES AND SERVICES

INSURANCE COVERAGE (Underwritten by Stonebridge Casualty Insurance Company)

<u>Coverages</u>	<u>Maximum Limit per Reservation</u>
Trip Cancellation	100% of Reservation Cost*
Trip Interruption	100% of Reservation Cost*
Travel Delay	\$600 ((\$200 Daily Limit Applies)
Baggage Delay	\$1,000
Baggage and Personal effects	\$1,000
Travel Accident	\$100,000 (Accidental Death & Dismemberment)
Emergency Assistance	\$500,000 (Emergency Medical Transportation)
Medical or Dental Expense	\$25,000
Rental Car Damage	\$25,000 (Not available to residents of TX and OR)

***The maximum reservation cost this plan covers is \$50,000.**

DESCRIPTION OF 24-HOUR EMERGENCY ASSISTANCE SERVICES

(PROVIDED BY CSA'S DESIGNATED PROVIDER)

AVAILABLE SERVICES

Various 24-Hour Emergency Assistance Services are provided along with the CSA Travel Protection plans. A description of all 24-Hour Emergency Assistance Services is contained in this document. The 24-Hour Emergency Assistance Services are only available to persons whose primary residence is in the United States or Canada. This plan is administered by CSA Travel Protection and Insurance Services.

HOW TO CALL THE 24-HOUR EMERGENCY HOTLINE

If you need emergency help for an available service, you can call toll-free 24 hours a day to (866) 922-0278 from within the United States, or call collect to (202) 974-6480 from around the world.

AVAILABILITY OF SERVICES

You are eligible for informational and concierge services at any time after you purchase this plan.

The Emergency Assistance Services become available when you actually start your trip.

Emergency Assistance, Concierge and Informational Services end the earliest of: midnight on the day the program expires; when you reach your return destination; or when you complete your trip.

The Identity Theft Resolution Services become available on your scheduled departure date for your trip. Services end 180 days (six months) from the date of your scheduled departure date for your trip.

EMERGENCY ASSISTANCE SERVICES

- Nurse Hotline
- Medical Referral
- Traveling Companion Assistance
- Emergency Cash Transfer
- Legal Referral
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Embassy and Consular Services
- Worldwide Medical Information
- Interpretation/Translation
- Emergency Message Relay
- Pet Return
- Vehicle Return

IDENTITY THEFT RESOLUTION SERVICES

- ID Theft Resolution Kit
- Assistance with filing a police report
- "Fraud alert" placement
- "Security Freeze" placement
- Assistance with disputing fraudulent charges or accounts
- Assistance with different types of ID Theft
- Assistance with replacement of lost/stolen documents or cards
- Assistance with ID Theft measures, specific to the state of residency
- Report ID Theft to FTC
- Opt-out services

CONCIERGE SERVICES

- City profiles
- Epicurean needs
- Event ticketing
- Flowers and gift baskets
- Golf outings and tee times
- Hotel accommodations
- Meet-and-greet services
- Personalized retail shopping assistance
- Pre-trip assistance
- Procurement of hard-to-find items
- Restaurant reviews and reservations
- Rental car reservations
- Airline reservations

Roadside Assistance

You will have to pay for any non-covered expenses or covered costs in excess of your per occurrence maximum. Service must be a covered benefit under the terms and conditions of this contract and is available only for the specific Covered Vehicle. Covered Vehicle means any vehicle registered to the insured and used while on a trip.

All of the services provided are described herein and are applicable throughout the United States and Canada.

24-Hour Roadside Assistance includes:

- Towing Service
- Battery Jump/Minor Roadside Adjustments
- Flat Tire Change: A flat tire will be changed with the insured's spare tire
- Fuel Delivery
- Vehicle Winching/Extraction: Your vehicle will be winched if it is stuck in a ditch, mud or snow as long as it is accessible from a normally traveled roadway.
- Locksmith Services

You must be with your vehicle when the service provider arrives. There is a limit of two claims per trip. There is a five-mile towing limitation to the nearest service facility. After five miles, you will be billed an additional per mile fee (usually around \$2 per mile, depending on the location).

In some areas there may not be an available service provider. In this case, once the assistance provider has issued you an authorization number, you may contact a facility on your own for emergency service and you will be reimbursed up to \$80 USD.

Service included for all self-propelled, four-wheeled vehicles, trucks and RVs with a carrying capacity of up to one ton (2000 pounds) designed, licensed, and used for private, on-road transportation up to five miles from hook up to nearest service facility. Motorcycles are provided service.

Exclusions to Service

Service does not include your transportation to the vehicle for service or from the vehicle to another destination after service has been rendered. Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, open fields, or other places where it would be hazardous for service vehicles to reach. Assistance provider will not tow a vehicle off a boat dock or marina. Assistance provider will not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.

Service does not include: delivery or repair of tires; installation or removal of snow tires and chains; dismounting, repairing, or rotating tires; vehicle's storage charges; cost of parts, installation, products, materials, impounding and additional labor relating to towing; service of any kind for vehicles used for commercial purposes or using dealer tags*; service for taxicabs, tractors, boats, trailers, dune buggies, or vehicles used for competition; service for stolen or unlicensed vehicles; service for vehicles with expired safety

inspection sticker, license plate sticker, and/or emission sticker(s) where required by law; service for vehicles illegally parked or impounded; repeated service calls for a car in need of routine maintenance.

*All trucks in New York have commercial license plates whether they are used for business or private use. If the truck is used for private use, service will be provided.

INSURANCE COVERAGE

Underwritten by Stonebridge Casualty Insurance Company

Coverage is provided to all persons occupying the property listed on the reservation confirmation. This plan is available to U.S. residents. It is also available to non-U.S. residents for travel to the U.S. (if the plan is purchased through a U.S. vacation rental company). **You must purchase this plan with or before final payment for your vacation rental to qualify for the Pre-Existing Condition Exclusion Waiver.** There is no coverage unless payment has been made for this plan. There is no coverage unless your loss was caused by an unforeseeable event that occurs while coverage is in effect.

YOUR SATISFACTION IS GUARANTEED

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your application date or receipt of this document, whichever is later. A letter indicating your desire to cancel should be sent to the vacation rental company. If you haven't already left on your Trip, you will receive a full refund of your plan cost. **After this 10-day free look period, the payment for this plan is non-refundable.**

EFFECTIVE DATES OF INSURANCE

Trip Cancellation and Trip Interruption Effective Dates of Coverage

Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day after the date your premium is received by the vacation rental company. Trip Interruption coverage will take effect on the Scheduled Departure Date of the Trip.

Coverage for Travel Delay, Accidental Death and Dismemberment, Emergency Assistance, and Baggage Delay will take effect on the later of:

1. the date the premium has been received by the vacation rental company; or
2. the date and time you start your Covered Trip; or
3. 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

All coverages automatically end on the earlier of:

1. the date the Covered Trip is completed; or
2. the Scheduled Return Date of the Trip; or
3. your arrival at the return destination on a roundtrip, or the destination on a one-way trip; or
4. cancellation of the Covered Trip.

COVERAGE AND BENEFITS

The following coverage and benefits are a sample of the listed coverage and benefits in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Policy or Certificate of Insurance**, which will govern the final determination of any provision or claim.

This plan covers you for certain unforeseeable events that occur while your coverage is in effect. They include:

Pre-Departure Trip Cancellation Benefits

If you are prevented from taking your Trip for one of the covered reasons below, we will reimburse you, up to the amount in the Schedule, for the amount of prepaid, forfeited, non-refundable payments or deposits that you paid for your Trip.

Post-Departure Trip Interruption Benefits

If you are delayed beyond the Scheduled Departure Date or are unable to continue your Covered Trip for one of the covered reasons below, we will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus one of the following additional transportation expenses:

1. from the point you interrupted your Trip to the next scheduled destination where you can catch up to your Trip or to the final destination of your Trip.
2. expenses incurred by you to reach the next scheduled destination where you can catch up to your Trip if you leave after the Scheduled Departure Date of your Trip.

Reasons for Cancellation and Interruption:

1. Trip Cancellation or delayed arrival at your destination due to Sickness, Injury or death of you, your Family Member or Traveling Companion that occurs before departure on your Trip. The Sickness or Injury must commence while coverage is in effect, require the examination by a Physician, in person, at the time of Trip Cancellation or delay and, in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip or delay your arrival on your Trip.
2. Trip Interruption due to Sickness, Injury or death of you, your Family Member or Traveling Companion. The Sickness or Injury must commence while you are on your Covered Trip, require the examination by a Physician, in person, at the time of Trip Interruption and, in the written opinion of the treating Physician, be so disabling as to prevent you from continuing your Trip.

The following reasons apply to you, a Family Member traveling with you, or a Traveling Companion and must occur while coverage is in effect:

3. mandatory evacuation or public official evacuation advisements where there is no mandatory evacuation issued by local government authorities at your destination due to adverse weather or natural disaster. In order to cancel or interrupt your Covered Trip, you must have 4 days or 50% of your total Covered Trip length or less remaining on your Covered Trip at the time the mandatory evacuation ends;

2. being directly involved in a documented traffic accident while en route to your vacation rental;
3. interruption of water, electric, sewage or gas services at your destination or interruption of road service, due to inclement weather or natural disaster so as to prohibit you from reaching your destination, for more than 24 hours and only for up to 15 days from interruption of services or to resumption of services, whichever comes first;
4. Being called into active military service in the event of a natural disaster;
5. the primary/secondary school where you attend extends its operating session beyond its pre-defined school year. Your Trip must fall within the extension period;
6. being hijacked, quarantined (except as a result of a pandemic or epidemic), required to serve on a jury, or required by a court order to appear as a witness in a legal action;
7. your primary residence is made Uninhabitable by fire, flood or natural disaster;
8. Common Carrier delays resulting from inclement weather, mechanical breakdown or organized labor strikes;
9. arrangements cancelled by an airline resulting from inclement weather, mechanical breakdown, or organized labor strikes;
10. a documented theft of passports or visas;
11. a transfer of employment of 250 miles or more;
12. a Terrorist Act, which occurs in your departure city or in a city that is a scheduled destination for your Trip, provided the Terrorist Act occurs within 7 days of the Scheduled Departure Date of your Trip;
13. your involuntary termination of employment or layoff that occurs more than 15 days after your effective date and was not under your control. You must have been continuously employed with the same employer for 5 years prior to the termination or layoff.
14. your or your Traveling Companion's or traveling Family Member's approved, written military leave involuntarily revoked as a result of being temporarily or permanently reassigned, being called to active military reserve or an extension of deployment beyond a defined tour of duty within 30 days of your departure date. All leave must be approved prior to the Policy effective date. Full or partial mobilization or mass reassignment of Armed Forces, invocation of the War Powers Act, base or unit mobilization is not covered;

Travel Delay Coverage and Benefits

If your Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for lodging arrangements, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Covered events for Travel Delay Benefits include:

Common Carrier delay; loss or theft of your passports, travel documents or money; quarantine (except as a result of a pandemic or epidemic); hijacking; natural disaster; inclement weather; a documented traffic accident while you are en route to your destination; unannounced strike; civil disorder; your, your traveling Family Member's, or Traveling Companion's Sickness or Injury; your traveling Family Member's or Traveling Companion's death.

Baggage Delay

We will reimburse you, up to the amount in the Schedule, for the cost of additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Trip. We will also reimburse you up to \$25 to expedite the return of your Baggage.

Baggage and Personal Effects Benefits

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage, during your Trip. We will also pay for loss due to the unauthorized use of your credit cards.

Accidental Death & Dismemberment Benefits

We will pay this benefit up to the amount in the Schedule if you are injured in an Accident, which occurs while you are on a Covered Trip, and suffer one of the losses listed in your Policy or Certificate of Insurance within 180 days of the Accident.

Note: Maximum Percentage of Principal Sum Payable is 100% for the loss of Life, Both Hands, Both Feet, Sight of Both Eyes, One Hand and One Foot, One Hand and Sight of One Eye, One Foot and Sight of One Eye. Maximum Percentage of Principal Sum Payable is 50% for the loss of One Hand, One Foot or Sight of One Eye.

Emergency Assistance Benefits

We will pay this benefit, up to the amount in the Schedule, for the following Covered Expenses incurred by you while on a Covered Trip.

1. Physician-ordered emergency medical evacuation to the nearest suitable Hospital.
2. non-emergency medical evacuation to your primary or secondary residence when deemed necessary by a Physician.
3. economy-class round-trip airfare to the Hospital for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days.
4. economy-class airfare to your primary or secondary residence including escort expenses, if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult.
5. economy-class airfare to your primary or secondary residence from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets.

6. repatriation expenses for preparation and air transportation of your remains to your primary or secondary residence.

Emergency Assistance Benefits are subject to the following:

Covered Expenses will only be payable at the Usual and Customary level of payment; 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; and benefits payable as a result of incurred expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. Covered Expenses items 1, 2 and 4 above are subject to the program medical advisor's prior approval.

Medical and Dental Expense Benefits

We will pay this benefit, up to the amount on the Schedule, for the following Covered Expenses incurred by you.

1. Physician-ordered medical services incurred by you within one year from the date of your Sickness or Injury that occurs during the Covered Trip.
2. expenses for emergency dental treatment incurred during the Covered Trip.

Medical and Dental Expense Benefits are subject to the following:

Covered Expenses will only be payable at the Usual and Customary level of payment; 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; and benefits payable as a result of incurred expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you.

Rental Car Damage Benefit

(Not available to residents of OR and TX)

If your rental car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not in your control while in your possession, or the car is stolen and not recovered, we will pay you the lesser of: a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or b) the Actual Cash Value of the car, up to the amount shown on the Schedule.

GENERAL PLAN EXCLUSIONS

The following exclusions are a sample of the listed exclusions in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Policy or Certificate of Insurance**, which will govern the final determination of any provision or claim.

The following exclusion applies to Accidental Death and Dismemberment coverage:

We will not pay for a loss caused by or resulting from Sickness of any kind.

The following exclusion applies to all coverages except

Baggage Delay:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, including death that results therefrom. This exclusion does not apply to benefits under Covered Expenses item 1, 2 or 6 of the Emergency Assistance Benefits coverage.

Pre-Existing Condition means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion or Family Member who is 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 prescription 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 in effect under the Policy.

Pre-Existing Condition Exclusion Waiver

The Pre-Existing Condition exclusion will be waived provided you meet all of the following:

1. the payment for this plan is received with or before the final payment for your vacation rental; and
2. you are not disabled from travel at the time you make your plan payment.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan caused by, or resulting from:

1. your, your Traveling Companion's, or Family Member's suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO & MO);
2. mental, nervous, or psychological disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. normal pregnancy or resulting childbirth or elective abortion;
5. participation as a professional in athletics;
6. participation in organized amateur and interscholastic athletic or sports competition or events;
7. riding or driving in any motor competition;
8. declared or undeclared war, or any act of war;
9. civil disorder (does not apply to Travel Delay);
10. service in the armed forces of any country;
11. nuclear reaction, radiation or radioactive contamination;
12. operating or learning to operate any aircraft, as pilot or crew;

13. mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
14. any unlawful acts, committed by you, a Traveling Companion or Family Member traveling with you (whether insured or not);
15. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. pandemic and/or epidemic;
19. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
20. Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Covered Trip, Financial Insolvency which occurred, or for which a petition for bankruptcy was filed by a travel supplier;
21. business, contractual, or educational obligations of you, a Family Member, or Traveling Companion;
22. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements;
23. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

DEFINITIONS

The following definitions are a sample of the defined terms in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Policy or Certificate of Insurance,** which will govern the final determination of any provision or claim.

ACCIDENT means a sudden, unexpected, unintended and external event, which causes Injury.

BAGGAGE means luggage, personal possessions and travel documents taken by you on the Covered Trip.

COVERED TRIP (or TRIP) means: 1) A period of round-trip travel away from Home to a destination outside your city of residence; the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and return dates specified when the Insured enrolls; the trip does not exceed 180 days.

EXOTIC VEHICLE includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalibre, Ferrari, Fiat, Iso, Jaguar, Jensen Healy,

Lamborghini, Lancia, Lotus, Maserati, Morgan, Pantera, Panther, Pininfarina, Rolls Royce, Rover, Stutz, Sterling, Triumph, TVR, Yugo, Corvette, Mercedes Benz, Porsche, and MG. You must contact CSA Travel Protection at (866) 999-4018 before renting to obtain confirmation that the vehicle is covered.

FAMILY MEMBER includes your or your Traveling Companion's dependent, spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster child, or ward.

FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary.

INJURY means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician.

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 or local 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/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or a Family Member.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Covered Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

SICKNESS means an illness or disease of the body, which requires examination and treatment by a Physician.

TRAVELING COMPANION means a person whose name(s) appear(s) with you on the same Covered Trip arrangement and who, during the Covered Trip, will share Accommodations with you in the same room, cabin, condominium, apartment unit, or other lodging.

USUAL AND CUSTOMARY CHARGE means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 100th percentile and the Anesthesia Relative Value Guide.

WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:

CSA Travel Protection

P.O. Box 939057
San Diego, CA 92193-9057
(800) 541-3522 (Toll-Free)

CLAIMS AND GENERAL PROVISIONS

The following provisions are a sample of the provisions in your Policy or Certificate of Insurance and are described on a general basis only. Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call **(866) 999-4018** to obtain your Policy or Certificate of Insurance, which will govern the final determination of any provision or claim.

Concealment or Fraud We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to the coverage.

Notice of Claim We must be given written notice of claim within 90 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

Proof of Loss Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within twelve (12) months after the date the loss occurs unless you are legally incapacitated.

Duplication of Coverage You may only purchase one plan from us for each Covered Trip. If more than one plan is purchased for any Trip, the maximum limit of coverage payable will be from the plan with the highest level of benefit. We will refund plan payments received for any other plan for the specific Trip.

Our Right to Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us.

TRAVEL INSURANCE IS UNDERWRITTEN BY:

Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS.