

## LOST TRAVEL DOCUMENTS ASSISTANCE

AIG Assist's multilingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage, or other valuable travel documents or belongings.

TO ACCESS EMERGENCY ASSISTANCE, call 1-800-626-2427 or, from outside the U.S. or Canada, call collect\*: 1-972-699-0200, or fax 1-713-974-3422.

\* If You have any difficulty making this collect call, contact the local phone operator to connect You to a U.S.-based long distance service. In this case, please let the Assistance Provider answering the phone know the number You are calling from, so that he/she may call You back. Any charges for this call will be considered a reimbursable benefit.

Note that the problems of distance, information and communications make it impossible for National Union Fire Insurance Company of Pittsburgh, PA, CD Benefit, BerkelyCare, Liberty Travel, or AIG Assist to assume any responsibility for the availability, quality, use or results of any emergency service. In all cases, You are still responsible for obtaining, using and paying Your own require services of all types.

## DEFINITIONS

- 1) "City" – means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.
- 2) "Common Carrier" – means an air, land or sea conveyance operating under a valid license for the transportation of passengers for hire.
- 3) "Complication of Pregnancy" – means a condition requiring a hospital stay whose diagnosis is distinct from pregnancy but adversely affected or caused by pregnancy.
- 4) "Domestic Partner" – means a person who is at least 18 years of age and has met the following requirements for at least six (6) months: (1) resides with You; and (2) shares financial assets and obligations with You. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.
- 5) "Host at Destination" – means the person with whom You are sharing pre-arranged overnight accommodation in his/her principal place of residence.
- 6) "Immediate Family" – means children, children-in-law, step- or adopted children, parents, parents-in-law, step-parents, legal guardian or ward, siblings, siblings-in-law, step-siblings, grandparents, grandchildren, legal or common law spouse (including Domestic Partner), aunts, uncles, nieces and nephews of You or Your Traveling Companion.
- 7) "Injury" – means bodily injury caused by an accident occurring while this program is in force and resulting directly and independently of all other causes in loss covered by this program. The Injury must be verified by a Physician.
- 8) "Insurer" – means National Union Fire Insurance Company of Pittsburgh, PA.
- 9) "Land/Sea Arrangements" – means land and/or sea arrangements made by Liberty Travel.
- 10) "Natural Disaster" – means a flood, hurricane, tornado, earthquake or blizzard which renders Your Common Carrier unable to provide a travel service due to a shutdown of all local airports for a duration of greater than 72 hours.
- 11) "Physician" – means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or an Immediate Family member.
- 12) "Sickness" – means an illness or disease (including Complication of Pregnancy) which is diagnosed or treated by a Physician after the effective date of coverage and while You are covered under this program.
- 13) "Terrorist Act" – means the unsanctioned and illegal use of force which causes destruction of property, injury or death by an individual or group for the express or implied purpose of achieving political, ethnic or religious goals or results.
- 14) "Traveling Companion" – means up to three (3) people booked to accompany You on Your Trip.

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15) "Trip" – means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements.

16) "You" or "Your" – means a person who has purchased a Trip and who has paid the required plan cost for the coverage provided hereunder.

## EXCLUSIONS

Naturally, as with any protection program, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires and to supplement Your existing insurance plans.

### THIS INSURANCE DOES NOT COVER:

IN PARTS A & B (except Emergency Evacuation, Repatriation of Remains, and Trip Cancellation/Trip Interruption claims resulting from death):

ANY LOSS CAUSED BY OR RESULTING FROM: Pre-Existing Conditions, unless this exclusion has been waived in accordance with the parameters set forth in the Pre-Existing Condition Exclusion section.

### IN PARTS A, B, & D:

ANY LOSS CAUSED BY OR RESULTING FROM: Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; elective or cosmetic surgery; non-emergency dental treatment or surgery; elective abortion; pregnancy (except Complications of Pregnancy); mental or nervous disorders, except if hospitalized.

### IN PART C:

ANY LOSS OR DAMAGE TO: animals; household furniture; eyeglasses, sunglasses and contact lenses; artificial teeth and dental bridges; hearing aids; prostheses; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

ANY LOSS CAUSED BY OR RESULTING FROM: breakage of brittle or fragile articles such as cameras, musical instruments, radios and similar property; confiscation or expropriation by order of any government; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

### IN PART D:

ANY LOSS CAUSED BY OR RESULTING FROM: suicide or attempted suicide while sane; intentionally self-inflicted injuries; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; participation in any professional, semi-professional or inter-scholastic team sports; scuba diving; skydiving; hanggliding; parachuting (not including parasailing); contests of speed.

## TERM OF COVERAGE

- 1) This protection is valid only upon payment of the total required plan cost in advance of any losses and will not cover any losses suffered prior to purchase. This protection is available at time of initial Trip deposit up to and including final Trip payment. However, Options 1 & 2, the Any Reason Cancellation Protection and the Waiver of the Pre-Existing Conditions Exclusion are available for purchase only at the time of Your initial Trip deposit.
- 2) The Trip Cancellation protection will become effective when this payment is received by Liberty Travel and will terminate upon commencement of Your Land/Sea Arrangements.

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3) The remaining coverages and services provided take effect at 12:01 A.M. local time at Your location on the contracted departure date of Your Trip. All coverages and services will terminate on the earlier of the following: (a) Your return to Your origination point (as specified in the travel tickets); or (b) 11:59 P.M. local time at Your location on the day the Trip is scheduled to be completed.

4) The duration of coverage shall be extended only under the following conditions: (a) when You commence air travel from Your origination point (i) within 1 day before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 1 day before the commencement of the Land/Sea Arrangements, the extension coverage shall be provided only on the day of Your air travel; and (b) if You return to Your origination point (i) within 1 day after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 1 day after the completion of the Land/Sea Arrangements, the extension coverage shall be provided only on the day of Your air travel.

## CLAIMS PROCEDURE POLICY NUMBER: 1813-9500300A

- 1) **EMERGENCIES ARISING DURING YOUR TRIP:** For covered emergencies requiring evacuation or interruption of Your Trip, call AIG Assist immediately at the numbers provided. Identify yourself by the above policy number and give the details of Your medical emergency.
- 2) **TRIP CANCELLATION CLAIMS:** Contact Your Liberty Travel agent and BerkelyCare immediately at 1-800-845-5506 to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. You will then be forwarded the appropriate claim form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable. If you purchased Option 1, the Any Reason Cancellation Waiver, please contact Liberty Travel at 1-866-734-4414 to request reimbursement as described under Section I of the plan.
- 3) **ALL OTHER CLAIMS:** Report Your claim as soon as possible to BerkelyCare. Provide the policy number, Your client identification number, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, You will promptly be forwarded the appropriate claim form to complete.

BerkelyCare 1-(800) 845-5506  
300 Jericho Quadrangle 1-(516) 342-2500  
P.O. Box 9022 Office Hours:  
Jericho, NY 11753 8AM - 9PM (ET), Monday - Friday  
www.travelclaim.com 9AM - 5PM (ET), Saturday

**IMPORTANT:** In order to facilitate prompt claims settlement upon Your return, be sure to obtain as applicable:

**TRIP INTERRUPTION CLAIMS:** Detailed medical statements from Physician(s) in attendance where the accident or Sickness occurred. These statements should give complete diagnosis, stating that the Sickness or Injury prevented traveling on dates contracted. Return all unused transportation tickets and documents, with all official receipts, etc. directly to BerkelyCare.

**TRIP DELAY CLAIMS:** Verification of the Common Carrier's mechanical or scheduling problems or police reports documenting other covered hazards and receipts for additional accommodation and traveling expenses.

**MEDICAL CLAIMS:** Receipts from the treating Physician(s), etc., stating the amounts paid and listing the diagnosis and treatment. Submit these first to Your other medical plans, then forward a copy of their final disposition of Your claim, as well as copies of the bills, to BerkelyCare.

**BAGGAGE/PERSONAL EFFECTS CLAIMS:** Police reports or claim reports from parties responsible (e.g., airline, hotel, cruise line) for loss, theft or damage to personal belongings; receipts for items lost, stolen or damaged; repair estimates; appraisals. Submit claim first to party(ies) responsible as well as Your other insurance plans and forward copies of the outcome of Your claim to BerkelyCare with the appropriate documentation.

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**BAGGAGE DELAY CLAIMS:** Verification by the Common Carrier of the delay or misdirection of Your checked baggage, as well as receipts for the items purchased during the delay.

## ENROLLMENT PROCEDURE

- 1) In order to quickly effect coverage and protect Your Trip deposit(s), make payment for the applicable plan cost to Your travel agent or Liberty Travel upon booking Your Trip (in addition to the required deposit amount). In order to obtain the Any Reason Cancellation Protection or to waive the Pre-Existing Condition exclusion, payment for the plan **plus** the cost for Option(s) 1 and/or 2 must be received at the time of Your deposit or initial Trip payment.
- 2) If you have already paid Your deposit, remit payment for the applicable plan cost separately to Your travel agent or Liberty Travel.
- 3) **Please note:** Payment for the plan may not be accepted after the Trip cost has been paid in full.
- 4) Benefits are extended at no additional charge to infants under 2 years of age sharing accommodations with one or more accompanying adults, as long as ALL accompanying adults purchase their own Travel Protection Plan. All coverages except Trip Cancellation/Trip Interruption are subject to a combined maximum benefit amount for the insured adult and covered infants equal to twice the individual adult insured's limit. A maximum of 2 infants per insured adult will be covered; coverage must be purchased for each additional child. Special rates are available to insure children between the ages of 2 and 18 who are accompanying insured adults on the trip.
- 5) **Note:** This program does not provide for a Trip in excess of 30 days.

This plan was designed for the passengers of Liberty Travel by:

CD Benefit



This plan is administered by:



BerkelyCare<sup>SM</sup>  
Travel Industry Insurance

IN CALIFORNIA: BerkelyCare<sup>SM</sup> is a service mark of Aon Direct Insurance Administrators, CA Insurance License # 0795465. IN ALL OTHER STATES: BerkelyCare<sup>SM</sup> is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NH and NY.

This plan is underwritten by:  
National Union Fire Insurance Company of Pittsburgh, PA  
Executive Offices: New York, New York

AIG American International Companies<sup>SM</sup>  
Insurance Provided by Members of American International Group, Inc.

**Notice to New York Residents:** Residents of the state of New York are not required to purchase the Liberty Travel Travel Protection Plan in order to purchase Liberty's Option I Any Reason Cancellation Waiver. Please contact 1-877-538-3815 for details.

## TRAVEL PROTECTION PLAN

(Client Identification Number)

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**LIBERTY TRAVEL**<sup>SM</sup>

# TRAVEL PROTECTION PLAN

Experience **peace of mind** while  
you enjoy your **piece of paradise**.

## FOR LIBERTY TRAVEL PACKAGES ONLY

### EARLY PURCHASE OPTIONS:

- ANY REASON Cancellation Waiver
- Waive out of the Pre-Existing Conditions Exclusion

### IMPORTANT

This program is effective when the appropriate plan cost has been received by Liberty Travel. Please keep this document as your record of coverage.

## OPTIONAL UPGRADES

**OPTION 1: ANY REASON CANCELLATION WAIVER** ..... + \$30  
*Offered by Liberty Travel*

**OPTION 2: WAIVER OF PRE-EXISTING CONDITION EXCLUSION** ..... + \$9  
Options 1 & 2 are available only at the time of Your initial Trip deposit in conjunction with Your travel protection purchase.

## SECTION I – ANY REASON CANCELLATION WAIVER (OPTION 1) Provided by Liberty Travel

Allows travelers who purchase the Travel Protection Plan and Option 1 with their initial Trip deposit to cancel their vacation for ANY REASON with the guarantee of a refund from Liberty Travel of all land components of the Trip, as well as refundable bulk airfares, excluding the cost of the Travel Protection Plan. However, please note:

- 1) The "cancel for any reason" waiver in Section I of the Travel Protection Plan does not reimburse for non-scheduled air (charter), non-refundable published airfares which are reuseable, airline-imposed cancellation fees, lost ticket fees, unused or partially used components or features, revision fees, highly restrictive components or trip components that are not prepaid to Liberty Travel. Excludes charter flights.
- 2) These trip components may be eligible for coverage under the insurance benefits outlined in Section II of the Travel Protection Plan.
- 3) Reduction to the number of persons traveling and certain modifications to your booking are considered revisions and will not be protected by Section I of the Travel Protection Plan.
- 4) "No shows" – unused or non-cancelled reservations – are under full forfeiture and are not reimbursable under any component of this plan.
- 5) Note: Refundable bulk airfare booked via credit card and charged directly with the merchant airline (via Airline Reporting Corp (ARC)) will be refunded directly to Your credit card. Due to timing issues between ARC's refund process and Your respective credit card statement cycles, it may take up to 90 days for the credit to appear on Your cardholder statement.
- 6) **Cancellation using the 'Any Reason Cancellation Waiver' must be made 24 hours prior to your scheduled departure.** In the event you need to cancel, please contact your travel professional. If you are canceling after hours, please call Liberty Travel at 1-866-734-4414 to cancel and request a refund. This number may also be used if You have any questions regarding Your refund under Section I.

**IMPORTANT:** Section I is provided by Liberty Travel. Please contact your travel agent or Liberty Travel with any questions regarding Section I of the Travel Protection Plan. The package of travel insurance coverages and assistance services in Section II was arranged with CD Benefit and BerkelyCare on behalf of National Union Fire Insurance Company of Pittsburgh, PA. All details outlined in Section II pertain only to the coverages and services indicated in the schedule.

## SECTION II – UNDERWRITTEN BY NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

### DESCRIPTION OF COVERAGES AND SERVICES POLICY NO. 1815-9500300A

Schedule of Coverages	Maximum Benefit Per Insured, Up To:
<b>PART A – TRAVEL ARRANGEMENT PROTECTION</b>	
Trip Cancellation .....	Total Trip Cost
Trip Interruption .....	Total Trip Cost
Trip Delay .....	\$500 (\$250/day)

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### PART B – MEDICAL PROTECTION

Emergency Evacuation .....	\$20,000
Repatriation of Remains .....	\$15,000
Medical Expense .....	\$10,000

### PART C – BAGGAGE PROTECTION

Baggage/Personal Effects .....	\$1,000
Baggage Delay .....	\$100

### PART D – TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment .....	\$10,000
<b>PART D – WORLDWIDE EMERGENCY ASSISTANCE (AIG ASSIST)</b>	
Emergency Cash Transfer Assistance .....	24 Hours
Emergency Medical Consultation & Monitoring .....	24 Hours
Emergency Legal Assistance .....	24 Hours
Emergency Medical & Dental Assistance .....	24 Hours
Lost Travel Documents Assistance .....	24 Hours

The benefits provided in this program are subject to certain restrictions and exclusions, including the Pre-Existing Condition exclusion (unless Option 1 has been purchased at the time of Your initial Trip deposit). Please read this brochure in its entirety for a complete description of all coverage terms and conditions.

## PART A – TRAVEL ARRANGEMENT PROTECTION

### TRIP CANCELLATION/TRIP INTERRUPTION

In the event You are prevented from taking Your Trip because: (a) You, a Traveling Companion, or an Immediate Family member suffers an Injury, Sickness or death; (b) Your Host at Destination is hospitalized or dies; (c) You, an Immediate Family member traveling with You, or Your Traveling Companion: (i) is hijacked, required to serve on a jury, subpoenaed; (ii) has his/her home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; (iii) is directly involved in a documented traffic accident en route to a departure; (iv) is transferred by an employer with whom You are employed on the effective date of Trip Cancellation coverage which requires relocation of Your primary residence; (d) A Natural Disaster occurs which causes a complete cessation of travel services at Your point of departure and/or destination; (e) A Terrorist Act occurs in the City of the Insured's destination. The Terrorist Act must occur after the effective date of the Insured's Trip Cancellation coverage and within 30 days of the date of the Insured's contracted departure date; or (f) the primary or secondary school where You or Your Traveling Companion is employed as a full time teacher must extend its operating session beyond its regular schedule, because the number of snow days exceeded the original allocation; the Insurer will pay benefits up to Your total Trip cost for:

- (a) **Trip Cancellation** – The non-refundable airfare fees and penalties and/or cost for non-refundable prepaid Land/Sea Arrangements booked through Liberty Travel, provided they are not refundable under Section I of the Travel Protection Plan, or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a Traveling Companion cancels his/her Trip for a covered reason and You do not cancel.  
**Special Conditions:** You must advise Your travel agent, Liberty Travel, and BerkelyCare at 1-800-845-5506, as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible.

- (b) **Trip Interruption** – The unused, non-refundable Land/Sea Arrangements prepaid to Liberty Travel for Your Trip and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way economy airfare by a scheduled carrier, from the point of destina-

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tion to the point of origin shown on the original travel tickets). The Insurer will also pay benefits, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred by You to remain near a covered Immediate Family member or Traveling Companion who is hospitalized during Your Trip.

**IMPORTANT:** You, Your Traveling Companion, and Your Immediate Family member booked to travel with You, must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of Your Trip must first occur after Your effective date of Trip Cancellation coverage.

**PLEASE NOTE: Covered benefits do not include losses caused by or resulting from any bankruptcy/insolvency. In no event will the amount reimbursed under Trip Cancellation or Trip Interruption exceed the amount You prepaid for Your Trip.**

### TRIP DELAY

The Insurer will pay benefits for Covered Expenses, up to \$500 (\$250/day), if Your Trip is delayed for 12 hours or more en route to or from Your Land/Sea Arrangements due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; a traffic accident en route to a departure in which You or Your Traveling Companion is not directly involved; lost or stolen passports, travel documents, or money; hijacking; natural disaster; civil commotion or riot.

**Covered Expenses** include any prepaid, unused, non-refundable Land/Sea Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Land/Sea Arrangements or return to the place of origin shown on the travel documents.

## PART B – MEDICAL PROTECTION

### EMERGENCY EVACUATION

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the course of the Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation.

**Emergency Evacuation** means:

- (a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or
- (b) after being treated at a local hospital, Your medical condition warrants Transportation to Your origination point to obtain further medical treatment or to recover.

**Covered Expenses** are reasonable and customary expenses for Transportation, medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. Expenses for medical services and supplies must be recommended by the attending Physician. All Transportation arrangements made for Your evacuation must be by the most direct and economical route possible. Expenses for Special Transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; and
- (c) verified, approved and arranged in advance by AIG Assist.

**Transportation** means any land, water or air conveyance required to transport You during an Emergency Evacuation. **Special Transportation** includes, but is not limited to, air ambulances, land ambulances and private motor vehicles. The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of Your Trip.

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**Additional Covered Expenses:** If You are hospitalized more than seven days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under age 25 to their home, limited to the cost of one-way economy airfare, less the value of applied credit from an unused travel ticket, with an attendant if necessary; and/or (b) up to the cost of round-trip economy airfare to bring a person chosen by You to and from Your bedside if You are alone. These expenses must be authorized in advance by AIG Assist.

**In no event will the benefits paid for all covered Emergency Evacuation expenses exceed \$20,000.**

### REPATRIATION OF REMAINS

The Insurer will pay the reasonable Covered Expense incurred, up to \$15,000, to return Your body to Your point of origin if You die during the Trip. Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin for repatriation and Transportation.

### MEDICAL EXPENSE

The Insurer will reimburse You, up to \$10,000, if You incur necessary Covered Expenses associated with the emergency treatment of an Injury or Sickness occurring while on Your Trip. Benefits are also provided for emergency dental treatment, up to \$750, for repair or replacement of natural teeth when necessitated by an accidental blow to the face. Only expenses incurred during Your Trip are covered.

**Covered Expenses** are necessary services and supplies which are recommended by the attending Physician or dentist. They include the services of a Physician; charges for anesthetics (including administration); x-ray examinations or treatments and laboratory tests; ambulance service; drugs, medicines and therapeutic services and supplies. The Insurer will not pay benefits in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished.

### PRE-EXISTING CONDITIONS

**THE INSURER WILL NOT PAY UNDER COVERAGES IN PARTS A & B (EXCEPT EMERGENCY EVACUATION AND REPATRIATION OF REMAINS) FOR ANY CLAIMS ARISING FROM ANY INJURY, SICKNESS, OR OTHER CONDITION AFFECTING YOU, A TRAVELING COMPANION, OR AN IMMEDIATE FAMILY MEMBER BOOKED TO TRAVEL WITH YOU WHICH, WITHIN THE 60-DAY PERIOD BEFORE YOUR TRIP CANCELLATION COVERAGE BEGAN UNDER THIS INSURANCE PLAN: (A) FIRST MANIFESTED ITSELF, WORSENEDED, BECAME ACUTE, OR HAD SYMPTOMS WHICH WOULD PROMPT ONE TO SEEK DIAGNOSIS, CARE OR TREATMENT; (B) REQUIRED TAKING PRESCRIBED DRUGS OR MEDICINE, UNLESS THE CONDITION FOR WHICH THE PRESCRIBED DRUG OR MEDICINE WAS TAKEN REMAINED CONTROLLED WITHOUT ANY CHANGE IN THE REQUIRED PRESCRIPTION; OR (C) REQUIRED TREATMENT OR TREATMENT WAS RECOMMENDED BY A PHYSICIAN.**

**IMPORTANT:** We will waive this Pre-Existing Condition Exclusion policy limitation if You make payment for Option 2, in addition to Your Travel Protection plan cost, at the time of Your initial Trip deposit. **Note: Satisfaction of this prerequisite will be verified during claim processing.**

If You have any questions concerning this exclusion, please call BerkelyCare at 1-800-845-5506 for clarification.

## PART C – BAGGAGE PROTECTION

### BAGGAGE/PERSONAL EFFECTS

The Insurer will reimburse You, up to \$1,000, for documented loss, theft or damage to Your baggage and/or personal effects occurring during Your Trip. The Insurer will pay the lesser of the fol-

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lowing: original cash value of the item less depreciation as determined by the Insurer, or cost of repair or replacement. The maximum benefit per article is \$250. There will also be a combined maximum of \$500 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; and cameras and their related equipment.

### BAGGAGE DELAY

You will be reimbursed for expenses of necessary personal effects, up to \$100, if Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from the time You arrived at the destination stated on Your ticket. You must be a ticketed passenger on 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 ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.**

## PART D – TRAVEL ACCIDENT PROTECTION

### ACCIDENTAL DEATH & DISMEMBERMENT

If You sustain an Injury on the Trip which results in death or loss of limb, eyesight, speech or hearing within 365 days of the date of the accident, the Insurer will pay, up to the maximum amount shown on the Schedule of Coverages, the largest applicable amount as follows: the entire amount for death, loss of speech and hearing in both ears, or loss of any combination of two hands, feet or eyes; or one-half the benefit amount for loss of any one of these. In no event will the Insurer pay more than the benefit amount indicated for all losses due to the same accident.

**Note:** Maximum benefits for any one single accident are limited to \$5,000,000 aggregate for all insureds.

**Beneficiary:** Your estate, unless notice of a designated beneficiary is provided to BerkelyCare.

## PART D – WORLDWIDE EMERGENCY ASSISTANCE (AIG ASSIST)

AIG Assist provides a 24-hour emergency telephone assistance service for Your benefit so that in the event of an emergency while You are traveling, You may be provided the following:

### EMERGENCY CASH TRANSFER ASSISTANCE

If You need emergency cash during Your Trip, AIG Assist can help arrange a transfer through Your credit cards, family, friends, employer or similar source.

### MEDICAL CONSULTATION AND MONITORING

Should You need local medical care during Your Trip, AIG Assist can assist in contacting Your personal Physician or family, if necessary, to provide information on the care You are receiving.

### EMERGENCY LEGAL ASSISTANCE

During the course of Your Trip, You may visit many foreign countries. Should problems arise requiring legal assistance, AIG Assist can help You find local counsel.

### EMERGENCY MEDICAL & DENTAL ASSISTANCE

Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when you suddenly need medical or dental care. AIG Assist can help You locate a Physician or dentist or the nearest qualified medical facility, and can also assist in arranging for special emergency medical transportation, such as an air ambulance.

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