

P&C Wrap Travel Plan Summary of Coverage

Eligibility: Students; Faculty, Staff or Other Employees and their Spouses and Children; Parents and Other Volunteers or Chaperones; Trustees; or Other Persons with a current passport or student visa, who are temporarily traveling or residing outside of their Home Country of regular residence, as part of a School activity or program.

Territory Restrictions:

- United States*
- Cuba, unless a valid travel license is obtained from the United States

* The U.S. is defined as the 50 United States and the District of Columbia.

Period of Coverage: No Insured person may have a policy period longer than twelve (12) months.

WHEN YOUR COVERAGE BEGINS – Provided:

- (a) coverage has been elected; and
- (b) the required premium has been paid.

All coverage will begin on the later of the Scheduled Departure Date or upon the Insured’s departure from his/her Home Country.

WHEN YOUR COVERAGE ENDS – Your coverage will end at 11:59 PM local time on the date that is the earliest of the following:

- (a) Upon the Insured’s return to his/her Home Country; or
- (b) Twelve (12) months after the Scheduled Departure Date.

In no event will coverage be extended for unscheduled extensions to Your Trip for which premium has not be paid in advance.

SCHEDULE OF BENEFITS:

All Coverages and Benefits are in U.S. Dollar Amounts	
Trip Interruption - Basic	Up to \$2,000 per Person per Occurrence
Lost Baggage	Up to \$250 per Period of Coverage
Visit by Family Member or Friend	Up to \$20,000 maximum, to include meals & accommodations not to exceed \$500 per day - per Person per Occurrence
Visit by Family Member or Friend due to Felonious Assault	Up to a max of \$5,000, to include meals & accommodations not to exceed \$500 per day, up to a maximum of 5 days - per Person per Occurrence
Necessary Repatriation due to Felonious Assault	Up to \$500,000 per Person per Occurrence
Political Evacuation	Up to \$100,000 per Person per Occurrence Aggregate Benefit any one occurrence: \$500,000
Natural Disaster Evacuation	Up to \$100,000 per Person per Occurrence Aggregate Benefit any one occurrence: \$500,000

TRIP INTERRUPTION - BASIC

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits, if You join Your Trip after departure, or are unable to continue on the covered Trip due to any of the following reasons that takes place after departure:

- Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip;
- Sickness, Accidental Injury or death of a Family Member booked to travel with You that results in medically imposed restrictions as certified by a Physician preventing that person’s continued participation in the Trip;

- Sickness, Accidental Injury or death of a non-traveling Family Member.

The Company will reimburse You for the following:

(a) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Land/Sea Arrangements limited to the cost of one-way economy airfare or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

LOST BAGGAGE

The Company will pay benefits if Your Checked Baggage is lost due to theft or misdirection by a Common Carrier while You are on a Covered Trip and are ticketed passenger on the Common Carrier.

The Company will reimburse You for the cost of replacement of the baggage and its contents up to the maximum shown on the Schedule of Benefits.

This coverage is secondary to any coverage provided by a Common Carrier.

The Company will pay the lesser of the following:

- (a) actual cash value at time of loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company; or
- (b) the cost of repair or replacement.

EMERGENCY TRANSPORTATION BENEFITS

Visit by Family Member or Friend: If you are expected to be hospitalized for more than three (3) days, the Company's designated assistance provider will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend benefits are subject to a maximum coverage limit, to include meals and accommodations subject to a daily maximum.

EMERGENCY TRANSPORTATION AS THE RESULT OF FELONIOUS ASSAULT

Necessary Repatriation due to Felonious Assault: If you are the victim of a felonious assault that has been documented by the local authorities and it has been determined by the participating organization that you are unable to continue with your trip, the Company's designated assistance provider will arrange and transport you back to your permanent place of residence

Visit by Family Member or Friend due to Felonious Assault:

If you are the victim of a felonious assault that has been documented by the local authorities, the Company's designated assistance provider will arrange and provide transportation for a family member or Friend of your choice to come and comfort you during your ordeal.

EMERGENCY POLITICAL EVACUATION AND NATURAL DISASTER TRANSPORTATION BENEFITS

- C. Emergency Political Evacuation/Repatriation:** In the event of a threatening security or political emergency situation due to governmental or social upheaval at the Member's location (as defined in the definition of Emergency Political Repatriation outlined in Section B), the Company's designated assistance provider will arrange for the evacuation of the Member from the area. Evacuation benefits are provided by the Company's designated assistance provider security personnel to the nearest safe location and then to Member's Resident Country. The decision to evacuate will be made by the Company's designated assistance provider security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in Section B. The Company's designated assistance provider may use any or all appropriate resources to evacuate the Member, including but not limited to charter aircraft and ground and sea transportation in such circumstances where the point of departure may not be an international airport.

Covered Expenses: All reasonable expenses incurred for your transportation to the nearest place of safety, and then to your Resident Country. Arrangements will be by the most appropriate and economical means available and consistent with your health and safety. All transportation and arrangements must be coordinated by the Company's designated assistance provider. Expenses incurred without the authorization of the Company's designated assistance provider are not covered. No claims for reimbursement will be accepted.

B. Definitions

"Emergency Political Repatriation" is an evacuation for the following reasons:

1. Officials of the U.S. Government, or the U.S. Embassy in the host country has issued for reasons other than medical, a recommendation that categories of persons which include the Member should leave the Foreign Country; and/or
2. Member is being expelled or declared persona non-grata on the written authority of the recognized government of the Foreign Country; and/or
3. The political and military events in the Foreign Country has created a situation in which the Member is in danger of Imminent Bodily Harm to the extent that the Member must be removed from the Foreign Country; and
4. Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member to leave the Foreign Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Foreign Country pursuant to the orders of the recognized government of that Foreign Country.

“Imminent Bodily Harm” means imminent bodily injury to a Member caused solely and directly by violent and external means. “Covered Event” is the Emergency Political Repatriation of a Member. In order to qualify as a Covered Event, the Emergency Political Repatriation must occur within 10 (ten) days of the event or events set forth in the definition of Emergency Political Repatriation.

“Repatriation” is the return of a Member to his or her Resident Country or in the event of death the return of remains.

“Resident Country” is the domiciliary country of the Member.

C. Exclusions and Limitations:

the Company’s designated assistance provider shall not cover any benefits in connection with an event arising from or attributable to:

1. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
2. The failure of a Member to properly procure or maintain immigration, work, residence or similar visas, permits, or other documentation;
3. The debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Member;
4. The failure of a Member to honor any contractual obligation or bond to obey any condition of a license;
5. The Emergency Political Repatriation of a Member who is in his or her Resident Country;
6. Any medical expenses incurred by a Member;
7. The kidnap and/or ransom of a Member;
8. Any expenses not related or incident to an Emergency Political Repatriation.

Limitations: In the event a covered Member is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits the Company’s designated assistance provider’s ability to fully provide benefits, the Company’s designated assistance provider shall nonetheless use its best efforts to provide the benefits, recognizing that obstacles beyond its control will affect the level of service. The Company’s designated assistance provider cannot be held responsible for failure to provide benefits or for delays caused by strikes or other conditions beyond its control including, but not limited to, flight conditions, or where rendering of benefits is prohibited by local laws or regulatory agencies.

The Company’s designated assistance provider, at its sole discretion, will assist Members on a fee-for-service basis for interventions falling under the Limitations. Any such benefits shall be paid for by the Member and the Company’s designated assistance provider agrees that it shall be responsible for securing the agreement from such Members to pay the Company’s designated assistance provider directly. The Company’s designated assistance provider reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Member prior to rendering such benefits on a fee-for-service basis. If an evacuation is impossible due to hostile conditions, the Company’s designated assistance provider will use security resources to maintain contact with the Member until evacuation becomes possible or the emergency is concluded. All arrangements must be arranged and coordinated by the Company’s designated assistance provider. Benefits rendered without the coordination and approval of the Company’s designated assistance provider are not covered.

The Company’s designated assistance provider retains the discretion to limit one (1) emergency evacuation and or repatriation attributable to any single political emergency situation.

A. Natural Disaster Evacuation: In the event of a Natural Disaster Situation, the Company’s designated assistance provider will on a best-effort basis arrange for your evacuation from a safe departure point we designate to a safe haven of our selection or to your country of origin. The Company’s designated assistance provider will arrange for your evacuation up to and including seven (7) days from the date of the official disaster declaration issued by the relevant host country or the U.S. Government issues advise to leave the country. The Company’s designated assistance provider will arrange for ground, water and/or air transportation, as may be warranted, to either a safe haven and return you when the situation has stabilized or to Your country of origin. The Company’s designated assistance provider will also arrange and provide lodging and meal expenses not to exceed \$100 per day up to a maximum of five (5) days if You are evacuated to a safe haven. If evacuation becomes impractical due to hostile or dangerous conditions, the Company’s designated assistance provider will maintain contact with and advise you until evacuation becomes viable or the natural disaster situation has passed.

B. Definitions

“Natural Disaster” means a Natural Disaster within a host country which has a direct impact on you or your safety.

“Natural Disaster Situation” means an event occurring directly out of a event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the host country issues an official disaster declaration, or the U.S. Government issues advice to leave the country. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- a. the path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or
- b. less than 72 advance hours’ notice of a potential landfall for a named storm exists.

C. Exclusions and Limitations:

We shall not be responsible for any costs or expenses arising from:

- 1) Travel arrangements that were neither coordinated nor approved by the Company’s designated assistance provider in advance.
- 2) Natural disaster evacuations when the natural disaster situation or the event directly giving rise to it precedes your arrival.
- 3) Benefits not otherwise shown as covered in the program description to which this amendment is attached.

Limitations: The Company’s obligation to pay for a natural disaster evacuation will be limited to the maximum as listed in the Schedule of Benefits per event per person. Eligible expenses shall include transportation and, if required, costs to protect your safety during assembly and transit. Should the U.S. Government intervene and provide for evacuation benefits, this action will supersede any paid evacuation benefit.

GENERAL PLAN DEFINITIONS:

Accident means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

Bodily Injury means identifiable physical injury which: is caused by an Accident and is independent of disease or bodily infirmity.

Checked Baggage means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

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

Company means certain Underwriters at Lloyd’s, London.

Covered Expenses shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to illness or injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under the plan; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

Economy Fare means the lowest published rate for a round trip economy ticket.

Effective Date means 12:01 A.M. local time, at the location of the Insured, on the day after the required premium for such coverage is received by the Company or its authorized representative.

Family Member means Your legal or common law spouse, domestic partner, parent, legal guardian, step- parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step- brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

Home Country means the country where the Insured Person has his/her true, fixed and permanent home and principal establishment.

Hospital means a facility that:

- (a) holds a valid license if it is required by the law;
- (b) operates primarily for the care and treatment of sick or injured persons as in-patients;
- (c) has a staff of one or more Physicians available at all times;
- (d) provides 24-hour nursing service and has at least one registered professional nurse on duty or call;
- (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and
- (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Individual Coverage Term means the period of time beginning when You have been enrolled for coverage under this plan and for whom the required premium has been paid.

Insured means the person who has enrolled for and paid for coverage under this plan.

Land/Sea Arrangements means land and/or sea arrangements made by the Participating Organization.

Loss means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit means the largest total amount of Covered Expenses that the Company will pay for Your covered losses.

Medically Necessary means a service or supply which: (a) is recommended by the attending Physician; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting an Insured's condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

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

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

Scheduled Return Date means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

Sickness means an illness or disease of the body that: 1) requires a physical examination and medical treatment by a Physician and 2) commences while Your coverage is in effect.

Trip means any Trip outside the Insured's Home Country.

You or Your refers to the Insured.

GENERAL PLAN PROVISIONS:

The following provisions apply to all coverages:

LEGAL ACTIONS – No legal action for a claim can be brought against the Company until sixty (60) days after the Company receives Proof of Loss. No legal action for a claim can be brought against the Company more than three (3) years after the time required for giving Proof of Loss.

CONTROLLING LAW – Any part of this plan that conflicts with the state law where the plan is issued is changed to meet the minimum requirements of that law.

GOVERNING JURISDICTION – The insurance regulatory agency and courts of the jurisdiction in which You reside or the group is located shall have jurisdiction over the individual or group insurance coverage as if such coverage or plan were issued directly to You.

MISREPRESENTATION AND FRAUD – Your coverage shall be void if, whether before or after a Loss, You concealed or misrepresented any material fact or circumstance concerning this plan or the subject thereof, or Your interest therein, or if You commit fraud or false swearing in connection with any of the foregoing.

You must fully cooperate in the event the Company determines that an investigation of any claim is warranted.

SUBROGATION – To the extent the Company pays for a Loss suffered by You, the Company will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help the Company to preserve its rights against those responsible for the Loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over Your rights, You must sign an appropriate subrogation form supplied by the Company.

ASSIGNMENT – This plan is not assignable, whether by operation of law or otherwise, but benefits may be assigned.

The following provisions apply to Trip Interruption and Emergency Transportation Benefits:

PAYMENT OF CLAIMS – The Company, or its designated representative, will pay a claim after receipt of acceptable Proof of Loss.

Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for Loss of life will be paid to the first of the following surviving preference beneficiaries:

- a) Your spouse;
- b) Your child or children jointly;
- c) Your parents jointly if both are living or the surviving parent if only one survives;
- d) Your brothers and sisters jointly; or
- e) Your estate.

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, the Company may make arrangement to pay claims to Your legal guardian, committee or other qualified representative.

Any payment made in good faith will discharge the Company's liability to the extent of the claim.

NOTICE OF CLAIM – Written notice of claim must be given by the claimant (either You or someone acting for You) to the Company or its designated representative within twenty (20) days after a covered Loss first begins or as soon as reasonably possible. Notice should include Your name, the Participating Organization's name and the Plan number. Notice should be sent to the Company's administrative office, or to the Company's designated representative.

PROOF OF LOSS – The claimant must send the Company, or its designated representative, Proof of Loss within ninety (90) days after a covered Loss occurs or as soon as reasonably possible. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

PHYSICAL EXAMINATION AND AUTOPSY – The Company, or its designated representative, at its own expense, have the right to have You examined as often as reasonable necessary while a claim is pending. The Company, or its designated representative, also has the right to have an autopsy made unless prohibited by law.

TIME OF PAYMENT OF CLAIMS – Benefits payable under this plan for any Loss other than Loss for which this plan provides any periodic payment will be paid immediately upon receipt of due written Proof of such Loss. Subject to due written Proof of Loss, all accrued indemnities for Loss for which this plan provides periodic payment will be paid monthly and any balance remaining unpaid upon the termination of liability, will be paid immediately upon receipt of due written proof.

All claims shall be paid within thirty (30) days following receipt by the Company of due Proof of Loss. Failure to pay within such period shall entitle the claimant to interest at the rate of six (6) percent per annum from the thirtieth (30th) day after receipt of such Proof of Loss to the date of late payment, provided that interest amounting to less than one dollar need not be paid. You or Your assignee shall be notified by the Company or designated representative of any known failure to provide sufficient documentation for a due Proof of Loss within thirty (30) days after receipt of the claim. Any required interest payments shall be made within thirty (30) days after the payment.

The following provisions apply to Lost Baggage coverage:

NOTICE OF LOSS – If Your property covered under this plan is lost, stolen or damaged, You must:

- (a) notify the Company, or its authorized representative as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the Loss or damage;
- (d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

PROOF OF LOSS – You must furnish the Company, or its designated representative, with Proof of Loss. This must be a detailed sworn statement. It must be filed with the Company, or its designated representative, within ninety (90) days from the date of Loss. Failure to comply with these conditions shall invalidate any claims under this plan.

SETTLEMENT OF LOSS – Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to the Company and the Company has determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable Proof of Loss and the value involved to the Company.

GENERAL EXCLUSIONS AND LIMITATIONS:

The following exclusions apply to Trip Interruption and Emergency Transportation Benefits:

Loss caused by or resulting from:

1. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
2. participation in any military maneuver or training exercise;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as a professional in athletics;
5. commission or the attempt to commit a criminal act;
6. participating in skydiving; hang-gliding; parachuting; mountaineering; any motorized race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing; extreme skiing. **Note that this exclusion does not apply if the activity is a School Sponsored program.**
7. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
8. pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
9. curtailment or delayed return for other than covered reasons;
10. traveling for the purpose of securing medical treatment;
11. services not shown as covered;
12. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
13. care or treatment that is not medically necessary;
14. Injury or Sickness when traveling against the advice of a Physician;
15. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
16. any expenses incurred in the Home Country.

The following exclusions apply to Lost Baggage:

The Company will not provide benefits for any loss or damage to:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. aircraft;
8. bicycles (except when checked as baggage with a Common Carrier);
9. household effects and furnishing;
10. antiques and collector's items;
11. eye glasses, sunglasses or contact lenses;
12. artificial teeth and dental bridges;
13. hearing aids;
14. prosthetic limbs;
15. prescribed medications;
16. keys, money, stamps, securities and documents;
17. tickets;
18. credit cards;
19. professional or occupational equipment or property, whether or not electronic business equipment;
20. personal computers telephones, computer hardware or software;
21. sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from the following is excluded:

1. breakage of brittle or fragile articles;
2. wear and tear or gradual deterioration;
3. insects or vermin;
4. inherent vice or damage while the article is actually being worked upon or processed;
5. confiscation or expropriation by order of any government;
6. war or any act of war whether declared or not;
7. theft or pilferage while left unattended in any vehicle;
8. mysterious disappearance;
9. property illegally acquired, kept, stored or transported;
10. insurrection or rebellion;
11. imprudent action or omission;
12. property shipped as freight or shipped prior to the Scheduled Departure Date.