

A **medical evacuation** is defined as You being transported to the nearest appropriate medical facility as a result of our consulting Physician and the local attending Physician's determination that adequate treatment is not available locally.

A **medical repatriation** takes place once You have received medical care and the local attending Physician and our consulting Physician determines You are able to return home.

All medical transportation services are provided only if they are determined to be Medically Necessary by the hotline center medical staff in consultation with the local attending Physicians. We will arrange and pay, up to the amount indicated in Your Letter of Confirmation, unless otherwise specified below, for the following services and expenses:

1. Reasonable and necessary medical services required for Your medical evacuation to an appropriate facility nearest to the place where the Injury or Illness occurred;
2. Reasonable and necessary escort expenses required by You during a medical evacuation, if this service is deemed Medically Necessary by our consulting Physician and the local attending Physician;
3. If our consulting Physician and the local attending Physician anticipate that You will be hospitalized for more than seven consecutive days, we will pay for either the cost of a round-trip economy airline ticket over the most direct route to bring a friend or Family Member to Your bedside, or the cost to return accompanying dependents under 23 years of age back to their home;
4. The cost of an economy class ticket to repatriate You back home, less any Refunds from any unused return Trip tickets; and
5. The cost for reasonable and necessary services needed for the transport of Your remains from the place of death to Your place of residence.

Travel Document and Ticket Replacement Assistance

The program provides You with information to assist in obtaining replacements of lost passports or other important travel documents. We also help You to replace lost airline and other travel tickets and will assist You in obtaining money for this purpose. These funds will come from Your family or friends. We will make all the necessary arrangements for You, including assisting You to return home if Your Trip is interrupted.

Legal Assistance

If You have legal problems, Our hotline center staff will help You find a local legal advisor. If You require the posting of bail or immediate payment of legal fees, we will help arrange a cash transfer from Your family or friends.

Emergency Cash Transfer

If Your cash or traveler's checks are lost or stolen, or if You need funds for the immediate payment of unanticipated expenses, we will help arrange to have emergency cash (in currency, traveler's checks or any other form acceptable to us) transmitted to You in a timely fashion. These funds will come from Your family or friends. Our hotline center staff will make all the necessary arrangements for You.

Emergency Message Center

In the event of an emergency, call the hotline center, identify yourself by Your Policy ID number, and give the hotline coordinator Your message. We will make at least 3 attempts in 24 hours to reach Your requested party, and we will provide You with an update on the disposition of our attempts to deliver the message. (We are not responsible for delivery of a message if the recipient cannot be reached.) This service can be used for Trips anywhere in the world.

Flight Information

If You are faced with a canceled or missed flight, just call the hotline center for 24-hour information on alternate flights. We can provide You with scheduled departure and arrival times of alternate, direct flights only. We do not book reservations or pay for tickets. This service can be used on Trips within the U.S., Canada, the Caribbean and Mexico only.

Part VIII. CLAIM FILING PROCEDURES

To obtain a claim form, visit our website at: www.accessamerica.com or call **1-800-334-7525** 24 hours a day, seven days a week. All benefits will be paid in United States dollars.

The Company or its agent will need certain information from You in the event You need to file a claim. This documentation will include, but is not limited to, the following:

1. **General Documentation**
 - a. Receipts and itemized bills for all expenses.
 - b. Original of any Refunds or expense allowances received from Your tour operator, travel agency, Common Carrier or other entity.
2. **Trip Cancellation/Interruption Claims**
 - a. Any appropriate documentation that officially explains the cause of Your trip cancellation or

interruption. Any explanation of diagnosis along with Your original itemized bills, receipts, and proof of other insurance payments.

- b. Original unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
 - c. Documentation of Refunds received from the travel supplier(s) and/or Common Carrier(s).
 - d. Copy of the supplier's literature that describes penalties.
 - e. A letter from the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the Trip costs.
3. **Emergency Hospital and Medical Claims**

Any explanation of diagnosis(es) along with Your original itemized bills, receipts, and proof of other insurance payment(s).
 4. **Baggage Insurance Claims**
 - a. Original claim determination from the Common Carrier, if applicable.
 - b. Original police report or other report from local authorities.
 - c. Original receipts and list of stolen, lost or damaged items.
 - d. Proof of loss providing amount of loss, date, time and cause of loss.
 5. **Baggage Delay Claims**

Proof from the Common Carrier that personal Baggage was delayed or misdirected for at least 24 hours.
 6. **Travel Delay Claims**

Original police, Common Carrier or other report that verifies the cause and duration of the delay.
 7. **Missed Connection Claims**

Original Common Carrier report that verifies the cause and duration of the delay.

Part IX. DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Active Military Duty means serving in the United States Armed Forces on a full-time basis, not including the United States Armed Forces Reserves.

Actual Cash Value means the amount an item is determined to be worth based on its market value, age and condition at the time of loss.

Baggage means luggage and personal possessions, whether owned, borrowed or rented, taken by You on the Trip.

Common Carrier means an entity licensed to carry passengers for hire on land, water or air, excluding vehicle rental companies.

Coverage Period means the time during which benefits are payable hereunder, beginning on the effective date and ending on the termination date.

Covered Service means a service or supply specified herein for which benefits will be provided.

Deductible means a specified dollar amount shown on the Letter of Confirmation that You must incur before the Company will assume any liability for all or part of the remaining Covered Services.

Emergency Dental Care means the services or supplies provided by a licensed dentist, Hospital or Other Licensed Provider that are medically and immediately necessary to treat dental problems resulting from Injury, infection, breakage to tooth surface or loss of filling.

Emergency Medical Care means the services or supplies provided by a Physician, Hospital or Other Licensed Provider that are Medically Necessary to treat any covered medical Illness or Injury that is acute (onset is sudden and unexpected) and: 1) considered life threatening; or 2) which, if left untreated, could deteriorate resulting in serious and irreparable harm.

Family Coverage is the insurance plan under which You and Your Traveling Family Members are covered if You have selected this on Your enrollment form.

Family Member means Your spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; nephew; legal guardian; ward; business partner; an employed caregiver who lives with You; or a person with whom You have lived for 12 continuous months prior to the effective date of coverage; whether or not they travel with You.

Felonious Assault is an act of violence against You or a Traveling Companion requiring medical treatment in a Hospital.

Financial Default is a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Hospital means a provider that is a short-term, acute, general Hospital that:

1. is a duly licensed institution;

2. in return for compensation from its patients, is primarily engaged in providing Inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of Physicians;
3. has organized departments of medicine and major surgery;
4. provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness means a sickness, infirmity or disease that causes a loss that begins during a Coverage Period and is not a Pre-existing Condition.

Immediate Family Member means Your spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; Your siblings; Your grandparent or grandchild(ren); step-parent; step-child; or step-sibling.

Individual Coverage is the insurance plan under which only You are covered if You have selected this on Your enrollment form.

Injury means bodily Injury caused by an Accident, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Inpatient means a person who is treated as a registered bed patient in a Hospital or Other Licensed Provider and for whom a room and board charge is made.

Medically Necessary or **Medical Necessity** means the services or supplies provided by a Hospital, Physician or Other Licensed Provider that are required to identify or treat Your Illness or Injury and which, as determined by us, are:

1. consistent with the symptom or diagnosis and treatment of Your condition, disease, Illness, ailment or Injury;
2. appropriate with regard to standards of good medical practice;
3. not solely for the convenience of You, a Physician or other provider; and

4. the most appropriate supply or level of service that can be safely provided to You.

When applied to the care of an Inpatient, it further means that Your medical symptoms or condition requires that the services cannot be safely provided to You as an Outpatient.

Normal Pregnancy or **Childbirth** means a pregnancy or Childbirth that is free of complications or problems.

Other Licensed Providers means any person or entity other than a Hospital or Physician which is licensed, where required, to render medical or dental services.

Outpatient means a person who receives services or supplies while not an Inpatient.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered.

Pre-existing Conditions means:

1. Any injury occurring to You, a Traveling Companion, or a Family Member prior to and including the effective date of Your insurance; and
2. Any illness occurring to You, a Traveling Companion, or a Family Member during the 120 days prior to and including the effective date of Your insurance for which: a) medical diagnosis or treatment by a Physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment; or b) require taking prescribed drugs or medicine unless the illness remains controlled without any change in the required prescription.

For the purposes of determining any Pre-existing Conditions, the effective date of Your insurance will be Your Trip Cancellation Insurance effective date, if Trip Cancellation Insurance is purchased. If no Trip Cancellation Insurance coverage is purchased, it will be Your Trip departure date.

Primary Residence means a person's fixed, permanent and principal home for legal and tax purposes.

Reasonable and Customary Charge means a charge in an amount consistently made by other vendors/ providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced personnel and availability of services or parts.

Refund means:

1. Money returned to You by the travel agent, tour operator, airline, cruise line or other travel supplier;

2. Any credit or voucher for future travel provided to You by the travel agent, tour operator, airline, cruise line or other travel supplier; or
3. Any credits, recoveries or reimbursements from Your employer, another insurance company, a credit card issuer or any other institution.

Scheduled Departure Date means the date You have selected to begin travel as shown on Your enrollment form and for which paid travel arrangements have been made.

Substance Abuse means the addictive relationship with any drug or alcohol characterized by either a physical or psychological relationship, or both, that interferes with the individual's social, psychological or physical adjustment to common problems on a recurring basis.

Terrorist Incident means an incident deemed a terrorist act by the United States Government that causes property damage and loss of life.

Traveling Companion is a person traveling with You who must be listed on Your enrollment form and who shares the same accommodations as You.

Traveling Family Member is Your spouse, and any of Your unmarried children under age of 23, including stepchildren or legally adopted children, or grandparents and grandchildren when traveling together without a parent. Any unmarried child, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation or physical handicap and became so incapable prior to age 23, shall be eligible for coverage.

Trip means:

1. a period of round-trip travel to and from a destination that is at least 100 miles from Your main place of residence; and
2. such travel is not to obtain health care or treatment of any kind.

You or **Your** refers to all persons listed on the Letter of Confirmation under the program purchased.



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