



How to use UnitedHealthcare Global services

24 hours a day, 7 days a week, 365 days a year

If you have a medical or travel problem, simply call us for assistance. Our standard telephone numbers are printed on your ID card. You can call us at the number listed below or email us:

Toll Free: 1-800-527-0218 / **Call:** +1-410-453-6330

Email: Assistance@uhcglobal.com

An assistance coordinator will ask for your name, the UnitedHealthcare Global ID number shown on your card, and a description of your situation. **If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center.** We will then take the appropriate action to assist you and monitor your care until the situation is resolved.

Payments arranged by UnitedHealthcare Global: Most Physicians and hospitals will provide you with the necessary medical treatment and will either send their bill directly to UnitedHealthcare Global, or in the case of small dollar amounts, may ask you to pay at time services are rendered. Ask the hospital or Physician to contact UnitedHealthcare Global. UnitedHealthcare Global will confirm your protection plan coverage and arrange for prompt payments if possible and where allowed. You will be asked to pay for any items not covered by your plan.

Advance Payment: If You require admission to a Hospital or treatment at a clinic, We will arrange advance payment (directly to the provider) necessary for Your admission to a Hospital because of a covered Injury or Sickness, up to the Maximum Benefit Amount shown in the Schedule of Benefits, provided You agree to reimburse Us if it is determined that Your Medical Expense claim is not covered.

We reserve the right to deny a request for advance payment if We confirm that Your claim is not covered under the policy. An advance payment made by Us is not a guarantee that Your Medical Expense claims are covered.

These benefit(s) will not duplicate any other benefits payable under the policy or any coverage(s) attached to the policy.

Payments made by You: If you are required to pay for medical treatment, obtain a signed receipt and a signed statement by a Physician describing the problem and the treatment. To initiate a claim for reimbursement, please contact:

UnitedHealthcare Global
Emergency Response Center
Toll Free: 1-800-527-0218 / **Call:** +1-410-453-6330
www.uhcsafetrip.com

Once a claim is submitted, adjudication and payment will be handled by:
Co-Ordinated Benefit Plans, LLC., P.O. Box 26222, Tampa, FL

Worldwide emergency assistance services

These non-insurance services are provided by UnitedHealthcare Global. #

Medical assistance services

Worldwide Medical and Dental Referrals: Upon your request, UnitedHealthcare Global will provide referrals to pre-approved physicians, hospitals, dentists, and dental clinics in the area you are traveling in order to assist you in locating appropriate treatment and quality care.

Monitoring of Treatment: As and to the extent permissible, UnitedHealthcare Global will continually monitor your medical condition. Physician Advisors will provide consultative and advisory services to UnitedHealthcare Global in relation to your medical condition, including review and analysis of the quality of medical care received by you.

Facilitation of Hospital Payment: Upon securing payment or a guarantee to reimburse, UnitedHealthcare Global will either wire or guarantee funds needed for admitting you into a hospital for medical treatment.

Relay of Insurance and Medical Information: Upon your request and authorization, UnitedHealthcare Global will relay your insurance benefit information and/or medical records and information to a health care provider or treating physician, as appropriate and permissible, to help prevent delays or denials of medical care. UnitedHealthcare Global will also assist with hospital admission and discharge planning.

Medication and Vaccine Support: In the event a necessary medication or vaccine is not available locally, or a prescription medication is lost or stolen, UHCG will provide the logistical support needed to get you the medication or vaccine, or their equivalent upon the prescribing physician's authorization, if it is legally permissible.

Updates to Family, Employer, and Home Physician: Upon your approval, UnitedHealthcare Global will provide periodic case updates to appropriate individuals designated by you in order to keep them informed.

Hotel Arrangements: UnitedHealthcare Global will assist you with the arrangement of hotel stays and room requirements before or after hospitalization or for ongoing care.

Replacement of Corrective Lenses and Medical Devices: UnitedHealthcare Global will assist with the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

Travel assistance services

Replacement of Lost or Stolen Travel Documents: UnitedHealthcare Global will assist you in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: UnitedHealthcare Global will make new reservations for airlines, hotels, and other travel services for you in the event of an illness or injury.

Transfer of Funds: UnitedHealthcare Global will endeavor to provide you with an emergency cash advance subject to UnitedHealthcare Global first securing funds from you (via a credit card) or a person designated by you. Any bank or exchange fees will be incurred by you.

Legal Referrals: Should you require legal assistance, UnitedHealthcare Global will direct you to a duly licensed attorney in or around the area where you are located.

Language Services: UnitedHealthcare Global will provide immediate interpretation assistance to you in a variety of languages in an emergency situation. If a requested interpretation is not available or the requested assistance is related to a non-emergency situation, UnitedHealthcare Global will provide you with referrals to interpreter services. Written translations and other custom requests, including an on-site interpreter, will be subject to an additional fee.

Message Transmittals: You may send and receive emergency messages toll-free, 24-hours a day, through the UnitedHealthcare Global Emergency Response Center.

Worldwide destination intelligence

Destination Profiles: When preparing for travel, You can contact the Emergency Response Center to have a pre-trip destination report sent to You. This report draws upon the UnitedHealthcare Global intelligence database of over 280 cities covering subjects such as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, culture, transportation information, entry and exit requirements. Our global medical and security database of over 170 countries and 280 cities are continuously updated and includes intelligence from thousands of worldwide sources.

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UnitedHealthcare Global shall not be responsible for the availability, timing, quality, results of, or failure to provide the travel assistance service described herein for any reason beyond its reasonable control, including, but not limited to, acts of God, acts of any government or governmental agency, war or other hostility, civil disorder, the elements, fire, explosion, power failure, equipment failure, industrial or labor dispute, pandemic, or the failure or inability of any third-party to perform.

CENTURION CASUALTY COMPANY

2717 North 118th Street, Suite 300

Omaha, NE 68164

Centurion Casualty Company Trip Cancellation provides You with United States domestic travel Trip cancellation Insurance and Travel Assistance Services. The Insurance coverages and assistance services are shown on the following pages.

NOTE: Coverage is Secondary to any other benefits payable under any other medical or travel Policy, or compensation provided by a Common Carrier or Travel Supplier.

SCHEDULE OF BENEFITS

Travel Insurance Features

Trip Cancellation	100% of Insured Trip Cost; \$50,000 maximum
Hurricane & Weather	Included
Cancel for Work Reasons	Included
Trip Interruption	125% of Insured Trip Cost
Trip Delay	6+ hour delay; \$150 day; \$1,000 maximum
Dog/Cat Kenneling (if Trip delay)	6+ hour delay; \$30 day; \$120 maximum
Baggage Loss	\$100 per item; \$200 maximum
Baggage Delay	24+ hour delay; \$200 maximum
AD&D 24-hour Full Coverage	Principal Sum \$25,000
AD&D Common Carrier	Principal Sum \$50,000
Flight Only	Included in Common Carrier

All benefits will be payable up to the maximum limits described in the above Schedule of Benefits.

Centurion Casualty Company
(a stock company)
2717 North 118th Street, Suite 300
Omaha, NE 68164

INDIVIDUAL TRAVEL POLICY

PLEASE READ THIS DOCUMENT CAREFULLY!

This Policy is Our contract with You. It is issued in consideration of Your enrollment and payment of the premium due. This Policy of Insurance describes the Insurance benefits of Centurion Casualty Company, herein referred to as the Company and also referred to as We, Us and Our.

Make sure to confirm the benefits and coverages for the plan that You purchased. Defined terms are capitalized, and their meanings are listed in the Definitions, Section III.

This Policy is a legal contract between You and the Company. It is important that You read Your Policy carefully. Please refer to the Schedule of Benefits, which provides You with specific information about the program You purchased. You should contact the Company immediately if You believe that the Schedule of Benefits is incorrect.

Any payments under this Policy will only be made in full compliance with all *United States* economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred, or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at www.treas.gov/resource-center/sanctions or a Company representative.

30 DAY FREE LOOK: If You are not satisfied for any reason, You may cancel Insurance under this Policy by giving the Company or the agent written notice within: (a) 30 days from the Effective Date of Your Insurance; or (b) prior to Your Scheduled Departure Date, whichever occurs first. If You do this, Your premium will be refunded, provided You have not already departed on the Trip or filed a claim. If premium is returned, all coverages under this Policy are invalid from date of initial purchase.

Renewal: Coverage under this Policy is not renewable.

Signed for Centurion Casualty Company by:

President

Assistant Secretary

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SECTION I. EFFECTIVE DATE AND TERMINATION DATE

When Coverage For Your Trip Begins – Coverage Effective Date:

Trip cancellation: Coverage begins at 12:01 a.m. on the day after the date the appropriate premium for this Policy is received by the Company.

All Other Coverages: Coverage begins when You depart on the first Travel Arrangement (or alternate Travel Arrangement if You must use an alternate Travel Arrangement to reach Your Trip Destination) for Your Trip. This is Your “Effective Date” and time for all other coverages, except Trip cancellation.

When Coverage For Your Trip Ends – Coverage Termination Date:

Trip cancellation: Your coverage automatically ends on the earlier of: 1) the date and time You depart on Your Trip; or 2) the date and time You cancel Your Trip.

All Other Coverages: Your coverage will automatically end at 11:59 p.m. local time on the date that is the earliest of the following: 1) the date Your Trip is completed; 2) the Scheduled Return Date; 3) Your arrival at Your return Destination on a round-Trip, or the Destination on a one-way Trip; 4) cancellation of Your Trip covered by this Policy. Termination of this Policy will not affect a claim for loss that occurs after premium has been paid.

Automatic Extension of Coverage: All coverages under this Policy will be extended if Your entire Trip is covered by this Policy and Your return is delayed due to circumstances beyond Your control. This extension of coverage will end on the earlier of the date You reach Your originally scheduled return Destination or 5 days after the Scheduled Return Date.

SECTION II. COVERAGES

TRIP CANCELLATION

Prior to Your Trip departure, benefits will be paid, to reimburse You for the amount of unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements, when You are prevented from taking Your Trip due to:

1. Your, or a family member’s, or a Traveling Companion’s death, which occurs before departure on Your Trip;
2. Your, or a family member’s, or a Traveling Companion’s covered Sickness or Injury, which:
 - a) occurs before departure on Your Trip;
 - b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Physician; and
 - c) prevents Your participation in the Trip;
3. for the **Other Covered Reasons** listed below; provided such circumstances occur while coverage is in effect.

“Other Covered Reasons” means:

- a. You or Your Traveling Companion being hijacked, government required Quarantine prior to Your Trip departure, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion’s primary place of residence or Destination being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip, by fire, flood, burglary, or other Natural Disaster. The Company will only pay benefits for losses occurring within 30 calendar days after the Natural Disaster makes Your primary place of residence or Destination accommodations uninhabitable. Your Destination is uninhabitable if:
 - (i) the building structure itself is unstable and there is a risk of collapse in whole or in part;
 - (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood;
 - (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or
 - (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snowstorm, blizzard or hurricane is named on or before the Effective Date of Your Trip cancellation coverage;
- c. after two years of continuous employment at the same company You have a permanent transfer of employment of 250 miles or more;
- d. You or Your Traveling Companion being directly involved in a traffic Accident, substantiated by a police report, while en route to Your scheduled point of departure;
- e. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- f. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing You to cancel Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- g. revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;

- h. after two years of continuous employment at the same company Your previously approved time-off is revoked by Your employer;
- i. after two years of continuous employment at the same company, You are terminated or laid-off from full-time employment by that company within 30 days of the date of Your Trip;
- j. weather that causes complete cessation of services of the Common Carrier for at least 48 consecutive hours and prevents You from reaching Your Destination. This benefit will not apply if the potential Natural Disaster has been forecasted or a storm has been named prior to purchase of this coverage;
- k. strike that causes complete cessation of services for at least 48 consecutive hours; (after Common Carrier/Travel Supplier reimbursements);
- l. the death or hospitalization of Your host at Destination;
- m. the primary or secondary school that You or Your Traveling Companion's dependent child(ren) attends continues classes beyond the predefined school year, due to Unforeseen circumstances that:
 - 1) occur after Your Effective Date for Trip cancellation; and
 - 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- n. Bankruptcy or Default of an airline, or Cruise line, or tour operator, other than an organization or firm from whom You purchased Travel Arrangements supplied by others causing a complete cessation of travel services provided the Bankruptcy or Default occurs more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended Destination. Coverage for these other covered reasons only applies if Your premium for this Policy is received within the time sensitive period.

All cancellations must be reported to Us within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. Increased amounts of unused non-refundable Prepaid Payments or Deposits that result from all other delays of reporting beyond 72 hours are not covered.

The maximum payable under this Trip cancellation Benefit is the Maximum Benefit Amount shown in the Schedule of Benefits.

In addition to the General Exclusions and Limitations, the following additional limitations, and exclusions for Trip cancellation apply. Benefits are not payable for any loss due to, arising or resulting from:

1. Trip cancellation coverage for any reason not described above.
2. Trip cancellation based on Epidemic or Pandemic when no Alert/Warning has been issued.

Single Supplement

Benefits will be paid, for the additional cost incurred as a result of a change in the per person occupancy rate for Prepaid Travel Arrangements if a Traveling Companion's or family member's Trip is canceled for a covered reason and You do not cancel Your Trip.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

TRIP INTERRUPTION

While on Your Trip, benefits will be paid, to reimburse You for the Prepaid Payments or Deposits for:

- a. any Prepaid, unused, non-refundable land and water accommodations; such as Prepaid hotel accommodations, booked excursions or tours;
- b. an economy fare from the point where You ended Your Trip to a Destination where You can catch up to the Trip;
- c. a one-way economy fare to return You to Your originally scheduled return Destination;
- d. additional pet kennel costs if return is delayed.

Trip interruption must be due to:

1. Your, or a family member's, or a Traveling Companion's death, which occurs while You are on Your Trip;
2. Your, or a family member's, or a Traveling Companion's covered Sickness or Injury which: a) occurs while You are on Your Trip, b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Physician, and c) prevents Your continued participation on Your Trip;
3. For the **Other Covered Reasons** listed below; provided such circumstances occur while coverage is in effect.

"Other Covered Reasons" means:

- a. You or Your Traveling Companion being hijacked, government required Quarantine after Your Trip departure, required to serve on a jury (notice of jury duty must be received after Your Effective Date) served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or Destination being rendered uninhabitable and remaining uninhabitable during Your scheduled Trip, by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for

losses occurring within 30 calendar days after the Natural Disaster makes Your Destination accommodations uninhabitable. Your Destination is uninhabitable if:

- (i) the building structure itself is unstable and there is a risk of collapse in whole or in part;
- (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood;
- (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or
- (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snowstorm, blizzard or hurricane is named on or before the Effective Date of Your Trip interruption coverage;

c. You or Your Traveling Companion being directly involved in a traffic Accident, substantiated by a police report, while en route to Your scheduled point of departure;

d. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;

e. a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your interruption of the Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;

f. revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;

g. Bankruptcy or Default of an airline, or Cruise line, or tour operator, other than an organization or firm from whom You purchased Travel Arrangements supplied by others causing a complete cessation of travel services provided the Bankruptcy or Default occurs more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended Destination. Coverage for this other covered reason only applies if Your premium for this Policy is received within the time sensitive period.

Coverage will apply in the event there is a government/country order that requires You to Quarantine after entry. Reimbursement will be provided for hotel and a per diem of \$100 for meals which will be applied to the Maximum Benefit Amount as shown in the Schedule of Benefits.

The maximum payable under this Trip interruption Benefit is the Maximum Benefit Amount shown in the Schedule of Benefits. These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

In no event shall the amount reimbursed for Trip interruption exceed the lesser of the amount You Prepaid for Your Trip or the Maximum Benefit Amount shown in the Schedule of Benefits.

In addition to the General Exclusions and Limitations, the following limitations, and exclusions for Trip interruption also apply. Benefits are not payable for any loss due to, arising or resulting from:

Trip interruption coverage for any reason not described above.

TRIP DELAY

We will reimburse You for Covered Expenses on a one-time basis, if You are delayed, while coverage is in effect, and en route to or from the Trip for 6 or more hours. We will reimburse You for reasonable additional expenses incurred by You for lodging accommodations, meals, telephone calls, local transportation, additional vehicle parking charges and additional pet kennel fees incurred due to the delay. We will not pay benefits for expenses incurred after travel becomes possible. Travel delay must be caused by or result from:

- a. any delay of a Common Carrier (including inclement weather);
- b. any delay by a traffic Accident en route to a departure, in which You or a Traveling Companion is not directly involved;
- c. any delay due to lost or stolen passports, travel documents or money, government required Quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot;
- d. a closed roadway causing cessation of travel to the Destination of the Trip (substantiated by the department of transportation, state police, etc.).

DOG/CAT KENNELING

We will reimburse You to cover necessary additional kennel fees if You or Your Traveling Companion are delayed by a Common Carrier and unable to collect Your cat or dog on the day previously agreed with the kennel. The delay must occur after the Trip is completed while en route to Your return Destination, and the cat or dog must have been placed in the kennel for the duration of the Trip. You or Your Traveling Companion must provide the following documentation when presenting a claim for these benefits:

- a) written confirmation of the reasons for delay from the Common Carrier whose delay resulted in the loss, including but not limited to, scheduled departure and return times and actual departure and return times; and
- b) written confirmation from the kennel advising the original pick-up date and the actual pick-up date.

BAGGAGE LOSS

We will reimburse You, if Your baggage or personal effects, are lost, stolen, damaged or destroyed during Your Trip, less any amount paid or payable by a Common Carrier, hotel, Travel Supplier, or any other party responsible for Your loss. This includes losses or damage to property specifically scheduled under any other Insurance, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times.

Valuation and Payment of Loss:

The lesser of the following amounts will be paid:

- a. the Actual Cash Value as determined by Us;
- b. the current replacement cost for the lost, stolen, damaged or destroyed item; or
- c. the cost to repair or replace the item with material of a like kind and quality.

For claimed items without original receipts, payment of loss will be calculated based upon 75% of the Actual Cash Value at the time of loss, not to exceed the Maximum Benefit Amount shown in the Schedule of Benefits. We may take all or part of the damaged items at the appraised or agreed value by Us.

In the event of a loss to a pair or set of items, We may choose to:

- a. repair or replace any part to restore the pair or set to its value before the loss; or
- b. pay the difference between the Actual Cash Value of the items before and after the loss.

In addition to the Baggage Loss benefit, noted on the Schedule of Benefits, a combined maximum of \$500, \$250 per item, will be paid for the following items:

- a. jewelry;
- b. precious or semi-precious stones;
- c. watches;
- d. articles consisting in whole or in part of silver, gold or platinum;
- e. furs or articles trimmed with fur;
- f. cameras and their accessories and related equipment;
- g. computers, electronic equipment and other digital or electronic equipment/media;
- h. fees associated with the replacement of Your passport and visas which are lost, stolen, damaged or destroyed during Your Trip;

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

Passport, Visa, or Other Travel Documents Replacement

A maximum of \$100 will be reimbursed for the cost of replacing Your passport, visas, and other travel documents, which are lost, stolen, damaged or destroyed during Your Trip. The loss, theft or damage must be documented by a police report and by providing a request for the passport replacement proof.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

Baggage Loss does not include:

- a. animals;
- b. automobiles and automobile equipment;
- c. boats or other vehicles or conveyances;
- d. trailers;
- e. motors;
- f. aircraft;
- g. bicycles, except when checked as baggage with a Common Carrier;
- h. household effects and furnishings;
- i. antiques and collector's items;
- j. eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or other orthodontic devices, or hearing aids;
- k. artificial limbs or other prosthetic devices;
- l. prescribed medications;
- m. keys, money, stamps and credit cards (except as otherwise specifically covered herein);

- n. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- o. professional or occupational equipment or property, whether or not electronic business equipment;
- p. sporting equipment.

Additional Limitations and Exclusions Specific to Baggage Loss:

Benefits are not payable for any loss caused by or resulting from:

- a. breakage of brittle or fragile articles;
- b. wear and tear or gradual deterioration;
- c. confiscation or appropriation by order of any government or custom’s rule;
- d. theft or pilferage while left in any unlocked vehicle;
- e. property illegally acquired, kept, stored or transported;
- f. Your negligent acts or omissions;
- g. property shipped as freight or shipped prior to the Scheduled Departure Date;
- h. insects or vermin;
- i. radioactive contamination;
- j. war or any act of war whether declared or not;
- k. delay or loss of market value;
- l. electrical current including electric arcing that damages or destroys electrical devices;

Additional Claims Provisions Specific to Baggage

Your duties after loss of or damage to property: In case of loss, theft, damage or delay of Your baggage or personal effects, You must:

- a. take all reasonable steps to protect, save or recover the property;
- b. promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of Your property at the time of loss;
- c. produce records needed to verify the claim and its amount, and permit copies to be made;
- d. send proof of loss as soon as reasonably possible after date of loss, providing date, time, and cause of loss, and a complete list of damaged/lost items; and
- e. allow the Company to examine baggage or personal effects, if requested.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy. The Maximum Benefit Amount is shown in the Schedule of Benefits.

BAGGAGE DELAY

We will pay You for the actual expenditure for necessary personal effects if, while on a Trip, Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from Your time of arrival at a Destination other than Your return Destination. You must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

Incurred expenses over \$25 must be accompanied by receipts.

24-HOUR ACCIDENTAL DEATH AND DISMEMBERMENT - OTHER THAN COMMON CARRIER

We will pay the percentage of the Principal Sum shown in the Table of Losses below when You, as a result of an Injury occurring during Your Trip, other than Common Carrier Only Benefits, sustain a loss shown in the Table of Losses below. The loss must occur within 90 days after the date of the Injury causing the loss. The Principal Sum is the Maximum Benefit Amount shown in the Schedule of Benefits.

COMMON CARRIER ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses below when You sustain an Injury while a passenger (not as a pilot, operator, or member of the crew) riding in, boarding or alighting from a public conveyance provided by a Common Carrier that results in a loss shown in the Table of Losses below. The loss must occur within 90 days after the date of the Injury causing the loss. The Principal Sum is the Maximum Benefit Amount shown in the Schedule of Benefits.

Table of Losses	
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Type of Loss	Benefit Amount
Loss of life	100% of Principal Sum
Loss of both hands	100% of Principal Sum
Loss of both feet	100% of Principal Sum
Loss of both eyes	100% of Principal Sum
Loss of one hand and one foot	100% of Principal Sum
Loss of one hand and one eye	100% of Principal Sum
Loss of one foot and one eye	100% of Principal Sum
Loss of one hand	50% of Principal Sum
Loss of one foot	50% of Principal Sum
Loss of one eye	50% of Principal Sum
Loss of thumb and index finger of the same hand	25% of Principal Sum

Loss of hand, hands, foot, or feet, means severance at or above the wrist joint. Or ankle joint, respectively.

Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof.

Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one Accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same Accident.

These benefits will not duplicate any benefits payable under the Policy or any coverage(s) attached to the Policy.

The Principal Sum is shown in the Schedule of Benefits.

Exposure and Disappearance

We will pay for covered losses, as shown in the Table of Losses, which result from You being unavoidably exposed to the elements due to an Accident occurring during Your Trip. The loss must occur within 365 days after the event that caused the exposure.

If, while Insured under this Coverage, You are in an Accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this coverage, and if Your body has not been found within 52 weeks from the date of the Accident, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

SECTION III. DEFINITIONS

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

“Actual Cash Value” means current replacement cost for items of like kind and quality.

“Alert/Warning” means any government, *Center for Disease Control and Prevention (CDC)* or *World Health Organization (WHO)* alert or warning which may include notice of disease, Epidemic or Pandemic.

“Bankruptcy or Default” means the total cessation of operations due to insolvency, with or without the filing of a Bankruptcy petition by an airline, or Cruise line, tour operator or other travel provider provided the Bankruptcy or Default occurs more than 14 days following Your Effective Date for the Trip benefits. There is no coverage for the Bankruptcy or Default of any person, organization, agency, or firm from whom You purchased Travel Arrangements supplied by others.

“Common Carrier” means any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

“Company” means Centurion Casualty Company.

“Covered Expense(s)” means expenses that would be reimbursed according to the terms of the Insurance Policy.

“Cruise” means a voyage on a Common Carrier ship or boat taken for pleasure or as a vacation, usually including several ports of call.

“Destination” means the place where You are going.

“Domestic Partner” means an opposite or same sex partner who, for at least 12 consecutive months, has resided with You and shared financial assets/obligations with You. Both You and the Domestic Partner must: (1) intend to be life partners; (2) be at least the age of consent in the state in which You both reside; and (3) be mentally competent to contract. Neither You nor the Domestic Partner can be related by blood to a degree of closeness that would prohibit a legal marriage, be married to anyone else, or have any other Domestic Partner. The Company may require proof of the Domestic Partner relationship in the form of a signed and completed affidavit of

Domestic Partnership.

“Effective Date” means the day the contract begins.

“Elective Treatment and Procedures” means any Medical Treatment or surgical procedure that is not Medically Necessary, including any service, treatment, or supplies that are deemed by the federal, state, or local government authority, or by Us to be research or experimental or that is not recognized as a generally accepted medical practice.

“Epidemic” means an outbreak of an illness or disease that spreads rapidly, widely, and affects a large number of people. Epidemics are identified by *Center for Disease Control and Prevention (CDC)* or *World Health Organization (WHO)*.

“Extreme Sports Activities” means B.A.S.E. jumping, bull riding, running of the bulls, free diving, bungee jumping, hot air ballooning, parachuting, skydiving, cliff diving, fly-by-wire, paragliding, hang gliding, heli-skiing, heli-snowboarding, wingsuit flying, rock climbing without equipment, bodily contact sports excluding limited contact sports, mountain climbing over 9,000 feet (2,700 meters), motor sport or motor racing, multi-sport endurance competitions, parkour, scuba diving if the depth exceeds 131 feet (40 meters) and any activity materially similar to the above.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.

“Hospital” means (a) a place which is licensed or recognized as a general Hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and x-ray facility; (c) a place recognized as a general Hospital by the *Joint Commission on the Accreditation of Hospitals*. Not included is a Hospital or institution licensed or used principally: as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

“Injury”, “Injuries” means bodily harm caused by an Accident which: 1) occurs while Your coverage is in effect under the Policy; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

“Insurance” means a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium.

“Insured” means a person(s) who is booked to travel on a Trip, completes the enrollment form and for whom the required premium is paid, also referred to as You and Your.

“Intoxicated” means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

“Maximum Benefit Amount” means the maximum amount payable for coverage provided to You as shown in the Schedule of Benefits.

“Medically Necessary” means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

“Medical Treatment” means examination and treatment by a Physician for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted reasonable person to seek diagnosis, care, or treatment.

“Natural Disaster(s)” means a tsunami, earthquake, mudslide, avalanche, volcanic eruption, windborne dust or sand, fire, wildfire, blizzard, precipitation, or wind that results in widespread and severe damage, while You are in a Host Country.

“Pandemic” means an Epidemic spread across several countries and affecting a large number of people. Pandemics are identified by *Center for Disease Control and Prevention (CDC)* or *World Health Organization (WHO)*.

“Payments or Deposits” means the cash, check, or credit card amounts actually paid for Your Trip. Certificates, vouchers, discounts, credits, frequent traveler or frequent flyer rewards, miles or points applied (in part or in full) towards the cost of Your Travel Arrangements are not Payments or Deposits as defined herein.

“Physician(s)” means a Physician: (a) other than You, a Traveling Companion or a family member; (b) practicing within the scope of his or her license; and (c) recognized as a Physician in the place where the services are rendered.

“Policy”, “Policies”, “Policy of Insurance” means a document detailing the terms and conditions of a contract of Insurance.

“Prepaid” means Payments or Deposits paid by You to a Travel Supplier for Travel Arrangements for Your Trip prior to Your actual or Scheduled Departure Date.

“Principal Sum” means the Maximum Benefit Amount shown in the Schedule of Benefits.

“Quarantine(d)” means the enforced isolation of You or Your Traveling Companion, for the purpose of preventing the spread of illness, disease, or pests.

“Schedule of Benefits” means a table or chart that specifies the amount of coverage provided for each benefit.

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

“Scheduled Return Date” means the date on which You are originally scheduled to return to the point of origin or the original, final Destination of Your Trip.

“Secondary” means We will reimburse up to the lesser of any remaining balance, or the amount in the Schedule of Benefits, after

any other Insurance or Common Carrier reimbursements are considered.

“**Sickness**” means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while Your coverage is in effect.

“**Terrorist Incident**” means an act of violence, that is deemed terrorism by the *United States* government other than civil disorder or riot (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or in association with other persons on behalf of or in connection with any organization of foreign government which is generally recognized as having the intent to overthrow or influence the control of any other foreign government.

“**Third Party**” means a person or entity other than You or the Company.

“**Travel Arrangement(s)**” means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for Your Trip. Air arrangements covered by this definition also include any direct round Trip air flights booked by others, to and from Your Scheduled Trip Departure and return cities, provided the dates of travel for the air flights are within 7 total days of Your scheduled Trip dates.

“**Traveling Companion**” means a person or persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

“**Travel Supplier**” means any entity or organization that coordinates or supplies travel services for You.

“**Trip**” means a scheduled Trip of 364 days or less for which coverage is requested and the premium is paid.

“**Unforeseen**” means not anticipated or predicted.

“**We**”, “**Us**”, “**Our**” means Centurion Casualty Company.

“**You**”, “**Your**”, “**Yours**”, “**Yourself**” means the individual(s) covered by this Policy.

SECTION IV. GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for any loss due to, arising or resulting from:

1. an act of declared or undeclared war;
2. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the *United States*, including the *National Guard*;
3. participating as a professional in a stunt, athletic or sporting event or competition;
4. Your participation in Extreme Sports Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator.
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Physician;
7. the commission of or attempt to commit a felony or being engaged in an illegal occupation or act;
8. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
9. preventive and Elective Treatment and Procedures;
10. failure of any tour operator, Common Carrier, or other Travel Supplier, person or agency to provide the bargained-for Travel Arrangements for reasons other than Bankruptcy or Default or to refund money due You;
11. any Trip taken against the advice of a Physician and any losses incurred during such Trip;
12. regularly scheduled treatment, rehabilitation or therapy sessions;
13. suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane. This exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;
14. participation in a civil disorder or riot;
15. the actual or threatened use, or exposure, to any hazardous biological, chemical, nuclear radioactive matter or contamination;
16. trips paid for with the use of loyalty reward points, frequent travel miles, or other non-monetary redeemable points or rewards through similar programs, including credits issued for future travel by a Travel Supplier or tour operator;
17. damages resulting from tropical storms, hurricanes or typhoons that are named on or before the date You purchased Your Policy.

18. travel within 100 miles of your permanent residence within the *United States*.

SECTION V. PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: Notice of claim must be reported within 90 days after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our designated representative and should include sufficient information to identify You.

Claim Procedures: Claim Forms: When notice of claim is received by Us or Our designated representative, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by You sending Us a written statement of what happened. This statement must be received within the time given for filing proof of loss.

Claim Procedures: Proof of Loss: Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Proof must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

Payment of Claims: When Paid: We, or Our designated representative, will pay the claim after receipt of acceptable proof of loss.

Payment of Claims: To Whom Paid: Benefits for loss of life will be paid to Your designated 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 or Domestic Partner;
- 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 benefits will be paid directly to You, unless otherwise directed. Any accrued benefits unpaid at Your death will be paid to Your estate. If You have assigned Your benefits, We will honor the assignment if a signed copy has been filed with Us. We are not responsible for the validity of any assignment.

All or a portion of all benefits provided by the Policy may, at Our option, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You.

If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) Your estate, We may pay up to \$1,000 to Your beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.

Subrogation: If the Company has made a payment for a loss under this Policy, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company's rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company's rights: and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recovery for the Company in trust and reimburse the Company to the extent of the Company's previous payment for the loss.

SECTION VI. GENERAL PROVISIONS

Eligibility: Who Is Eligible For Coverage: A person who is booked to travel on a Trip and pays the required premium is covered under this policy. Eligibility for purchase of this policy will be determined at the time of claim. If it is determined that a person or Trip is not eligible for coverage, any claim for benefits will be denied and Your premium for this policy will be refunded. Coverage is only available for persons under age 86. Coverage is only available for persons who are a resident of the *United States*.

Entire Contract: Changes: This Policy, Schedule of Benefits, and any attachments are the entire contract of Insurance. No agent may change it in any way. Only an officer of the Company can approve a change. Any such change must be shown in this Policy or its attachments.

Beneficiary Designation and Change: The Insured's beneficiary(ies) is (are) the person(s) designated by You and on file with the Company/administrator.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing the Company/administrator with a written request for change. When the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Company on account of any payment made by it prior to receipt of the request.

Misstatement of Age: If premiums are based on age and the Insured has misstated his or her age, there will be a fair adjustment of premiums based on his or her true age. If the benefits are based on age and the Insured has misstated his or her age, there will be an adjustment of said benefit based on his or her true age. The Company may require satisfactory proof of age before paying any claim.

Physician Examination and Autopsy: The Company, at the expense of the Company, may have You examined when and as often as is reasonable while the claim is pending. The Company may have an autopsy done, at the expense of the Company, where it is not forbidden by law.

Legal Actions: All Policy terms will be interpreted under the laws of the state in which the Policy was issued. No legal action may be brought to recover on the Policy within 60 days after written proof of loss has been furnished. No legal action for a claim may be brought against by Us after three years from the time written proof of loss is required to be furnished.

Concealment and Misrepresentation: The entire coverage will be void, if before, during, or after a loss, any material fact or circumstance relating to this Policy or claim has been concealed or misrepresented.

Excess Insurance: Insurance provided by this Policy shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any loss payable under this Policy there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

Recovery of losses from other parties does not result in a refund of {premium} paid.

Primary Insurance: The insurance provided by this Policy for all benefits will be paid on a primary basis, regardless of any other coverage. We will pay the applicable eligible benefit, subject to any deductible amount. We will pay first but reserve the right to recover from any other insurance carrier with which You may be covered. We will pay the claim first then seek to recover any payments made by a Third Party.

Other Insurance with the Company: You may be covered under only one travel Policy with the Company for each Trip. If You are covered under more than one such Policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

Reductions in the Amount of Insurance: The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid for any loss or damage under this Policy for Your Trip.

Payment of Premium: Coverage is not effective unless all premium has been paid to the Company/administrator prior to a date of loss or Insured occurrence.

Termination of This Policy: Termination of this Policy will not affect a claim for loss which occurs while the Policy is in force.

Transfer of Coverage: Coverage under this Policy cannot be transferred to anyone else.

Controlling Law: Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the requirements of that state's law.

Centurion Casualty Company
2717 North 118th Street, Suite 300
Omaha, NE 68164

MINNESOTA AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

Individual Travel Policy

The provisions of this Amendatory Endorsement are effective on the Effective Date and will expire concurrently with the Policy, unless otherwise terminated.

I. On page 1, the 30 DAY FREE LOOK provision is replaced by the following:

30 DAY FREE LOOK: You may cancel insurance under the Policy for any reason by giving Us notice, personally or by mail, within thirty (30) days from the date you receive the Policy. If by mail, the notice or return of the Policy is effective upon being postmarked, properly addressed and postage prepaid. If You cancel insurance under the Policy, and provided You have not filed a claim, We will refund all premiums paid, including any other fees or charges, within ten (10) days of receipt of Your cancellation, provided You have not filed a claim under this Policy. We will consider the Policy void as though it had never been issued.

II. SECTION III. DEFINITIONS, Trip is replaced by the following:

“**Trip**” means a scheduled Trip of 364 days or less for which coverage is requested and the premium is paid. Accident and medical expense benefits end 180 days after Your Scheduled Departure Date.

III. SECTION IV. GENERAL EXCLUSIONS AND LIMITATIONS, exclusion 17 is replaced with the following:

17. any intentionally self-inflicted Injury while sane or insane. This exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;

IV. SECTION V. PAYMENT OF CLAIMS, Claim Procedures: Notice of Claim, Payment of Claims: When Paid, and Subrogation are replaced by the following:

Claim Procedures: Notice of Claim: Notice of claim must be reported orally or in writing within 90 days after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our designated representative and should include sufficient information to identify You. If notice is mailed, it must be sent to Our administrative office, to Our authorized designee at the address provided in the confirmation of insurance, or Our agent, if any.

Payment of Claims: When Paid: We, or Our designated representative, will pay the claim within 5 business days of agreement on the amount of the loss.

Subrogation: If the Company has made a payment for a loss under this Policy, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the Company will be subrogated to that right. You shall help the Company exercise the Company’s rights in any reasonable way that the Company may request: nor do anything after the loss to prejudice the Company’s rights: and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recovery for the Company in trust and reimburse the Company to the extent of the Company’s previous payment for the loss. Our rights do not apply against any person insured under this or any other policy We issue with respect to the same occurrence or loss if the loss arose out of non-intentional acts of such persons.

V. SECTION VI. GENERAL PROVISIONS, Concealment and Misrepresentation is replaced by the following:

Concealment and Misrepresentation: No oral or written misrepresentation made by You, or on Your behalf, in the negotiation of insurance, shall be deemed material or defeat or avoid the Policy or prevent its attaching unless made with intent to deceive and defraud or unless the matter misrepresented increases the risk of loss.

VI. SECTION VI. GENERAL PROVISIONS, Time Limit on Certain Defenses is added:

Time Limit on Certain Defenses: After two (2) years from the date of issue of this Policy no misstatements, except fraudulent misstatements, made by the applicant in the application for such Policy shall be used to void the Policy or to deny a claim for loss incurred or disability commencing after the expiration of such two (2) year period.

All other provisions of this Policy remain in full force and effect.

Signed for **Centurion Casualty Company** by:



President



Assistant Secretary

**NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE
MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW**

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
7600 Parklawn Ave.
Edina, MN 55435

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.