Important
This program is valid only if the appropriate plan cost has been received by Expedia, Inc. Please keep this document as your record of coverage.
Transamerica Casualty Insurance Company  
Policy Number MZ0911076H0000A  

Description of Coverage

Schedule: Expedia, Inc.  

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Coverages under Parts A are underwritten by Transamerica Casualty Insurance Company. Services under Part B are provided by On Call International. The benefits provided in this program are subject to certain restrictions and exclusions. Please read this brochure in its entirety for a description of all coverage terms and conditions. Note: Words beginning with capital letters are defined in this text.

Summary of Coverages

Part A. Travel Arrangement Protection

Trip Cancellation and Trip Interruption Benefits

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule if you are prevented from taking your Covered Trip due to your, an Immediate Family Member’s, Traveling Companion’s, or Business Partner’s Sickness, Injury or death or Other Covered Events as defined; that occur(s) before departure on your Covered Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician at the time the Covered Trip is cancelled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Trip.

Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule for the amount of prepaid, non-refundable and unused Payments or Deposits that you paid for your Flight.

Note: As respects air cancellation penalties, you will be covered only for air arrangements booked through Expedia, Inc. and flights connecting to such air arrangements booked through Expedia, Inc. We will not pay benefits for cancellation charges imposed on any other air arrangements you may book on your own.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if due to your, an Immediate Family Member’s, Traveling Companion’s or Business Partner’s, Sickness, Injury or death or Other Covered Events as defined: 1) your arrival on your Covered Trip is delayed; or 2) you are unable...
to continue on your Covered Trip after you have departed on your
Covered Trip. For item 1) above, the Sickness or Injury must: a)
commence while your coverage is in effect under the plan; b) for
item 2) above, commence while you are on your Covered Trip
and your coverage is in effect under the plan; and c) for both
items 1) and 2) above, require the examination and treatment
by a Physician at the time the Covered Trip is interrupted or
delayed; and d) in the written opinion of the treating Physician,
be so disabling as to delay your arrival on your Covered Trip or to
prevent you from continuing your Covered Trip.

Post-Departure Trip Interruption Benefits
We will reimburse you, less any refund paid or payable, for the
following:

1. the additional transportation expenses by the most direct
route from the point you interrupted your Covered Trip: a)
to the next scheduled destination where you can catch up
to your Covered Trip; or (b) to the final destination of your
Covered Trip;

2. the additional transportation expenses incurred by you by
the most direct route to reach your original Covered Trip
destination if you are delayed and leave after the Scheduled
Departure Date. However, the benefit payable under (1) and
(2) above will not exceed the cost of a one-way economy air
fare by the most direct route less any refunds paid or payable
for your unused original tickets.

In no event shall the amount reimbursed under Trip Cancellation
or Trip Interruption exceed the amount you prepaid for your Flight.

Important: You, your Traveling Companion and/or your
Immediate Family Member booked to travel with you must
be medically capable of travel on the day you purchase this
coverage. The covered reason for cancellation or interruption
of your Covered Trip must occur after your effective date of Trip
Cancellation coverage.

Other Covered Events means only the following unforeseeable
events or their consequences which occur while coverage is in
effect under this Policy: a change in plans by you, an Immediate
Family Member traveling with you, or Traveling Companion
resulting from one of the following events which occurs while
coverage is in effect under this Policy:

(a) being directly involved in a documented traffic accident while
en route to departure;
(b) being hijacked, Quarantined, required to serve on a jury, or
required by a court order to appear as a witness in a legal
action, provided you, an Immediate Family Member traveling
with you or a Traveling Companion is not: 1) a party to the
legal action, or 2) appearing as a law enforcement officer;
(c) having your Home made uninhabitable by fire, flood, volcano,
earthquake, hurricane or other natural disaster;
(d) Your involuntary termination of employment or layoff which
occurs after your effective date of coverage and was not
under your control. You must have been continuously
employed with the same employer for 1 year prior to the
termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

Part B. Worldwide Emergency Assistance
(On Call International)

Not a care in the world... when you have our 24/7 global network to assist you

• CareFree™ Travel Assistance
• Medical Assistance
• Emergency Services

CareFree™ Travel Assistance

Travel Arrangements
• Arrangements for last-minute flight and hotel changes
• Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
• Hotel finder and reservations
• Airport transportation
• Rental car reservations and automobile return
• Coordination of travel for visitors to bedside
• Return travel for dependent/minor children
• Assistance locating the nearest embassy or consulate
• Cash transfers
• Assistance with bail bonds

Pre-trip Information
• Destination guides (hotels, restaurants, etc.)
• Weather updates and advisories
• Passport requirements
• Currency exchange
• Health and safety advisories

Documents and Communication
• Assistance with lost travel documents or passports
• Live email and phone messaging to family and friends
• Emergency message relay service
• Multilingual translation and interpretation services

Medical Assistance and Managed Care
• Medical case management, consultation and monitoring
• Medical Transportation
• Dispatch of a doctor or specialist
• Referrals to local medical and dental service providers
• Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
• Prescription drug replacement
• Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services
• Emergency medical and dental assistance
• Emergency legal assistance
• Emergency family travel arrangements
CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at 1-855-258-5784 or, from outside the U.S. or Canada, call collect: 1-603-952-2039.

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

Note that the problems of distance, information, and communications make it impossible for Transamerica Casualty Insurance Company, Aon Affinity, the Policyholder, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.

**Definitions**

In the Description of Coverage, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing the coverage. In addition certain words and phrases are defined as follows:

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

**Business Partner** means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

**Common Carrier** means any land, water or air conveyance operated under a license for the transportation of passengers for hire.

**Covered Trip** means a period of travel away from Home to a destination outside your city of residence; the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and return dates specified when the Insured enrolls; and the trip does not exceed 31 consecutive days in length.

**Domestic Partner** means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

**Flight** means a scheduled trip for which coverage has been elected and the plan payment paid and all travel arrangements are arranged by Expedia, Inc. prior to the Scheduled Departure Date of the trip.
Home means your primary or secondary residence.

Hospital means an institution, which meets all of the following requirements:
1. it must be operated according to law;
2. it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
3. it must provide diagnostic and surgical facilities supervised by Physicians;
4. registered nurses must be on 24 hour call or duty; and
5. the care must be given either on the hospital’s premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

Immediate Family Member includes your or the Traveling Companion’s, spouse, child, spouse’s child, son-daughter-in-law, parent(s), sibling(s), brother-sister, grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

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

Insured means an eligible person who arranges a Covered Trip, and pays any required plan payment.

Insurer means Transamerica Casualty Insurance Company.

Payments or Deposits means the cash, check or credit card amounts actually paid to Expedia, Inc. for your Flight.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is a resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

Policy means the contract issued to the Policyholder providing the benefits specified herein.

Policyholder means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

Program Medical Advisors means On Call International.

Quarantined means the isolation of a person afflicted with or exposed to a communicable disease, the purpose being to prevent the spread of disease.

Schedule means the benefit schedule shown on the Description of Coverage for each Insured.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Trip.
Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

Scheduled Trip Departure City means the city where the scheduled trip on which you are to participate originates.

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

Traveling Companion means a person whose name(s) appear(s) with you on the same Trip arrangement and who, during the Trip, will accompany you.

General Plan Exclusions
We will not pay for any loss caused by or incurred resulting from:
1. mental, nervous, or psychological disorders, except if hospitalized;
2. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
3. normal pregnancy, except if hospitalized; or elective abortion;
4. declared or undeclared war, or any act of war;
5. service in the armed forces of any country;
6. operating or learning to operate any aircraft, as pilot or crew;
7. any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
8. any amount paid or payable under any Worker’s Compensation, Disability Benefit or similar law;
9. Elective Treatment and Procedures;
10. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
11. business, contractual or educational obligations of you, an Immediate Family Member or Traveling Companion;
12. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements;
13. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

Term of Coverage
When Coverage Begins
Pre-Departure Trip Cancellation coverage will take effect on the day your plan payment is received by Expedia, Inc. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date if the required plan payment is received.
When Coverage Ends
Your coverage automatically ends on the earlier of:
1. the date the Covered Trip is completed;
2. the Scheduled Return Date;
3. your arrival at the return destination on a round-trip, or the destination on a one-way trip;
4. cancellation of the Covered Trip covered by the plan.

Claims Procedure
1. Emergencies Arising During Your Covered Trip: Please refer to Part B. Worldwide Emergency Assistance.
2. Trip Cancellation Claims: Contact Expedia, Inc. and Aon Affinity IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. Aon Affinity will then forward the appropriate claim form which must be completed by you AND THE ATTENDING PHYSICIAN, if applicable. If you are cancelling due to a death, a death certificate will be required.
3. All Other Claims: Report your claim as soon as possible to Aon Affinity. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information, Aon Affinity will promptly forward you the appropriate claim form to complete. If you are interrupting due to a death, a death certificate will be required.

Online: www.travelclaim.com
Phone: 1-877-718-4651 or 1-(516) 342-2720
Mail: Aon Affinity
300 Jericho Quadrangle, P.O. Box 9022,
Jericho, NY 11753
Office Hours: 8:00 AM - 10:00 PM ET, Monday - Friday;
9:00 AM - 5:00 PM ET, Saturday

Important: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred. These statements should give complete diagnosis, stating that the Sickness or Injury prevented traveling on dates contracted. Provide all unused transportation tickets, official receipts, etc.

Enrollment Procedure
Simply select the Flight Cancellation Plan option when booking your Flight and pay the amount indicated on your travel invoice inclusive of the plan cost. You are enrolled upon Expedia, Inc.’s receipt of payment for the applicable plan cost in addition to the amount due for your Flight.

Important: Payment for the coverage may not be accepted after cost has been paid in full.
This plan was designed and is administered by Aon Affinity.
Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkeley Insurance Agency and in NY, AIS Affinity Insurance Agency.

Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

For additional information regarding the plan, call 1-877-718-4651 or 1-516-342-2720 or email: expedia@aon.com

Office hours: 8 AM – 10 PM ET, Monday – Friday, 9 AM – 5 PM ET, Saturday

General Provisions

Our Right To Recover From Others
We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

Claims Provisions

Payment of Claims Claims for benefits provided by the plan will be paid as soon as written proof is received. Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. 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.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This is a brief Description of Coverage which outlines benefits and amounts of coverage that may be available to you. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA or WY), your Policy is provided on an individual form. To obtain a copy of your Individual Policy or Group Certificate for all states based on your state of residence, or information regarding the insurance premium portion of your plan cost, visit http://www.affinitytravelcert.com or call 1-800-453-4090. Your Individual Policy
or Group Certificate will govern the final interpretation of any provision or claim. For Maryland residents only, to file a complaint with the Maryland Department of Insurance, call 1-800-492-6116 or visit www.mdinsurance.state.md.us.

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker.

The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. Unless individually licensed as an insurance agent, your travel agent is not qualified or authorized to answer your technical questions about the benefits, exclusions or conditions of this plan or to evaluate the adequacy of any existing insurance coverage you may have. Questions should be directed to the plan administrator at the toll-free number provided.

**Ten Day Right To Examine**

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your receipt of this document. Your premium will be refunded, provided there has been no incurred covered expense and you have not departed on your Covered Trip. When so returned, the coverage is void from the beginning. Request a refund in writing by providing your contact information as well as copy of your plan description to our authorized agent, Aon Affinity, 300 Jericho Quadrangle, P.O. Box 9022, Jericho, NY 11753.

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