

Exclusions & Limitations

The following exclusion applies to the Medical Expense, Trip Cancellation, Trip Interruption, and Trip Delay coverages:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation Benefits.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth or elective abortion; participation as a professional in athletics; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; 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.

Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.

DEFINITIONS:

Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

For details, please consult your Description of Coverage at the following website or call 1-800-228-9792:

www.exoticjourneys.com

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company an AEGON 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, OR, OH, VT, WA and WY Policy Form Numbers TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This brochure is a brief description of benefits. Your individual policy or group policy will govern the final interpretation of any provision or claim. If you are a resident of one of the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY, your coverage is written on an Individual Policy. Please call 1-800-228-9792 or visit www.travelexinsurance.com/SBPlans.aspx to obtain your Individual Policy or your Certificate of Insurance for all other states. © 2011 Travelex Insurance Services, Inc. 24572064

Meet Your Travel Needs

In today's travel environment it's important to protect you and your trip investment. Meet your travel needs with the customized coverage Travel Secure offers and find the peace of mind your trip deserves with these valuable plan highlights:

Primary Coverage

Receive reimbursement for your eligible losses from Travelex first, *with no deductibles*, and before any other collectible insurance.

Customize with Upgrades

Customize the plan to fit your individual lifestyle with three upgrades to choose from! Each pak offers a unique set of benefits perfect for many types of travel and covers everyone on the policy. Choose as many as you need!

21 Day Pre-Existing Condition Waiver

Purchase the plan within 21 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus \$1,000 in trip interruption coverage.

Ten Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.



For questions, quotes or to enroll, contact your travel agent or call 1-800-228-9792

Please reference the following when enrolling:

LOCATION NUMBER AGENT CODE

13-0140

COMPANY NAME

**Exotic
Journeys
International**

Custom Travel Secure



Offered By:

**Exotic
Journeys
International**

Travelex

worldwide
money

Insurance Services

Benefit Highlights

Trip Cancellation & Interruption

Protects travel investments if a trip is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons:

- Sickness, Injury or Death
- Trip Delay of 50% or more
- Financial Insolvency
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Common Carrier Cancellations/Delays
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Involuntary Employment Termination/Transfer
- Weather
- Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Terrorist Act
- Mandatory Evacuation
- Documented Passport/Visa Theft

Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason.

Missed Cruise Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation, and meals if your connection is missed by 3 hours or more for a covered reason.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility, also includes repatriation.

24 Hour AD&D

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling.

Travel Assistance & Concierge*

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

Benefits & Rates

Base Plan Benefits	Coverage Per Person
Trip Cancellation	100% of trip cost (\$50,000 limit)
Trip Interruption	150% of trip cost (\$75,000 limit)
Trip Delay/Missed Cruise Connection	\$750
Baggage/Baggage Delay	\$1,000 / \$250
Emergency Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$500,000
24 Hour AD&D	\$25,000
Travel Assistance & Concierge*	Included

Optional Upgrades

Cancel for Any Reason Pak	
• Cancel for Any Reason	75% of trip cost
• Cancel for Trip Delay Reasons	100% of trip cost
Lifestyle Paks	Coverage varies by pak
Transportation Pak	
• Flight Accident AD&D (per person)	\$200,000
• Rental Car Damage Protection (per plan)	\$35,000

Trip Cost (use full cost per person)	Base Plan Rates Per Person
\$0 excludes trip cancellation**	\$34
\$1 - \$500	\$42
\$501 - \$1,000	\$61
\$1,001 - \$1,500	\$82
\$1,501 - \$2,000	\$107
\$2,001 - \$2,500	\$132
\$2,501 - \$3,000	\$155
\$3,001 - \$3,500	\$171
\$3,501 - \$4,000	\$184
\$4,001 - \$4,500	\$205
\$4,501 - \$5,000	\$229
\$5,001 - \$5,500	\$269
\$5,501 - \$6,000	\$306
\$6,001 - \$6,500	\$326
\$6,501 - \$7,000	\$365
\$7,001 - \$8,000	\$403
\$8,001 - \$9,000	\$441
\$9,001 - \$10,000	\$478

* Provided by Traveler's designated assistance provider.
 ** Receive all other base plan benefits including \$1,000 in trip interruption coverage.
 • For rates on trip costs above \$10,000 please call 1-800-228-9792.
 • Maximum trip length allowed 180 days. For trips 31-180 days in length add \$8 per day.
 • An \$8 processing fee will apply per plan.
 • Rates are subject to change.

Customize with Upgrades

Cancel for Any Reason Pak

Protection against the unexpected, whatever it may be! Purchase this upgrade and everyone on the plan receives these two benefits:

- Cancel a trip 2 or more days before the scheduled departure date and recover up to 75% of trip cost.
- Plus Cancel for Trip Delay Reasons - This added benefit allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost.

Must be selected at the time of initial plan purchase, within 21 days of the initial trip deposit and must insure full trip cost. Available for additional 50% of total base plan rate


Transportation Pak

One upgrade with two great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.

Available for additional \$59 per plan

Lifestyle Paks


Customized protection to fit individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; select as many as you need! Purchase a pak and everyone on the plan receives the benefits. Must choose the upgrades at the time of initial plan purchase and within 21 days of the initial trip deposit.



Active Family Pak

Additional \$49 Per Plan

Makes traveling with a family easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Includes medical protection for traveling pets with coverage for additional licensed kennel costs and internet usage fees if trip is delayed for 5 hours or more. Protects against weather related cancellations or delays in sporting competitions while waiving base plan exclusions on certain activities such as professional athletics and motor competitions. Also reimburses traveling students for unused tuition costs.




Adventurer Plus Pak

Additional \$49 Per Plan

Provides a rental allowance in case of lost, stolen or damaged sporting equipment. Waives base plan exclusions on certain activities such as skydiving, mountain climbing, bungee cord jumping, parachuting, hang gliding and parasailing. Includes an additional \$25,000 in medical coverage plus Search and Rescue.

Also has helpful services such as Identity Theft and Nurse Assist*.



Professional Pak

Additional \$99 Per Plan

Provides coverage for trip cancellation and interruption for business reasons and protection on some lost, stolen or damaged professional equipment. Also reimburses for airline club admission and internet usage fees if trip is delayed for 5 hours or more.