

Universal Air Travel Plan®

Executive Connection



Description of Coverage

Note: This Description of Coverage contains the major provisions of the master policy. Please read carefully and keep with your valuable documents. This Description of Coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the coverage while in effect. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in the Description of Coverage and any provision in the policy differ, the policy will govern. Throughout this Description of Coverage, the words “you” and “your” refer to the Insured Person. UATP is not the broker or insurance underwriter for this program. Membership becomes effective on the first day of the month following receipt of enrollment and payment. The plan cost is annual and non-refundable.

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■ TRAVEL ACCIDENT PROTECTION ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) Coverage Levels

Plan	Travel Accident Protection	Hazard
Silver	\$700,000* ¹	Scheduled Air/Amtrak®
Platinum	\$1,000,000* ²	Scheduled Air/Amtrak®

*Travel Accident Protection limited to \$50,000 for Dependent Child(ren) who have been enrolled in the Family Plan and for whom required plan costs have been received.

¹\$125,000 Basic (provided under Policy Number AFI05004) is limited to travel as a passenger in a Scheduled Airline/Amtrak® passenger train + additional \$575,000 up to a total of \$700,000

²\$125,000 Basic (provided under Policy Number AFI05004) is limited to travel as a passenger in a Scheduled Airline/Amtrak® passenger train + additional \$875,000 up to a total of \$1,000,000

Who Is Covered:

All eligible Universal Air Travel Plan (UATP) Accountholders¹ who have enrolled in the Silver or Platinum Level and paid the required plan costs. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

¹An Accountholder is defined as an individual whose ticket is charged to a valid UATP Account.

When You Are Covered:

When you upgrade to the Silver or Platinum levels of coverage, your Travel Accident Protection, under Policy Number AFI05004, increases to a maximum benefit of \$700,000¹ for the Silver level and a maximum benefit of \$1,000,000² for the Platinum level.

¹\$125,000 Basic (provided under Policy Number AFI05004) is limited to travel as a passenger in a Scheduled Airline/Amtrak® passenger train + additional \$575,000 up to a total of \$700,000

²\$125,000 Basic (provided under Policy Number AFI05004) is limited to travel as a passenger in a Scheduled Airline/Amtrak® passenger train + additional \$875,000 up to a total of \$1,000,000

The Universal Air Travel Plan Travel Accident Protection provides Accidental Death & Dismemberment (AD&D) coverage, under Policy Number AFI05004, every time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account. The entire cost of the ticket, less redeemable certificates, vouchers or coupons, must be charged to the Account. This charge, and corresponding travel, must occur during the policy term. This coverage is in addition to all other coverage you may own or purchase. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline-authorized free ticket, non-revenue ticket or reduced-rate ticket.

Where You Are Covered:

This coverage applies worldwide while riding as a passenger in, entering, exiting or being struck by a Scheduled Airline or on an Amtrak® passenger train, anywhere in the world. The Silver and Platinum levels extend coverage to include while traveling directly to or from the airport or station in a Common Carrier:

- immediately preceding the departure of a Scheduled Airline or Amtrak® passenger train on which you have purchased passage
- immediately following the arrival of a Scheduled Airline or Amtrak® passenger train on which you were a passenger

If the purchase of the Scheduled Airline or Amtrak® passenger train ticket is not made prior to your arrival at the airport or train station, coverage begins at the time the ticket is charged to a UATP Account.

What Is Covered:

If, within one year from the date of an Accident, a covered injury shall

result in death, dismemberment or loss of sight, the following are losses covered and the corresponding Scheduled Benefit Amounts:

Accidental Loss of	Percent of Loss of Life Benefit Amount
Life	100%
Speech & Hearing	100%
Speech and one of: Hand, Foot or Sight of One Eye	100%
Hearing and one of: Hand, Foot or Sight of One Eye	100%
Both Hands, Both Feet or Sight of Both Eyes or a Combination of a Hand, a Foot or Sight of One Eye	100%
One Hand or One Foot or Sight of One Eye	50%
Speech or Hearing	50%
Thumb & Index Finger of the same Hand	25%

If an Insured has multiple Losses as the result of one Accident, the Company will pay only the single largest Benefit Amount applicable to the Losses suffered. In no event will duplicate request forms, or multiple memberships, or multiple charges to a UATP account obligate the Company in excess of the stated benefits for any one Loss sustained by any one Insured as a result of any one Accident. If the Insured has not been found within one (1) year of the disappearance, stranding, sinking, wrecking or breakdown of any conveyance in which the Insured was covered as an occupant, it will be assumed, subject to all other terms of the policy, that the Insured has suffered Loss of Life covered under this policy. If an Accident resulting from a Hazard causes the Insured to be unavoidably exposed to the elements and, consequently, the Insured has a Loss, such Loss will be covered under the policy. If an Insured is included in more than one level of coverage, the Insured will be considered a member of the applicable level of coverage that provides the largest Benefit Amount for the particular Accident and Loss that has occurred.

What Is Not Covered:

The policy does not cover loss caused by or resulting from any one or more of the following:

1. While an Insured is in, entering or exiting any aircraft while acting or training as a pilot or crew member or dead-heading.
(This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.);
2. While an insured is in the airport or station immediately prior to or following travel provided by the scheduled airline or Amtrak® passenger train.
3. Loss caused by or resulting from an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions. This exclusion does not apply to loss resulting from an Insured's bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria;
4. Suicide, attempted suicide or Loss that is intentionally self-inflicted;
5. Loss caused by or resulting from a declared or undeclared War. Declared or undeclared War does not include acts of terrorism;
6. Full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty;

This coverage does not apply to:

1. a counterfeit Scheduled Airline or Amtrak® passenger train ticket; or
2. a Scheduled Airline or Amtrak® passenger train ticket which is charged to a fraudulently issued or fraudulently used Account card.

Beneficiary:

The Loss of Life benefit will be paid to the beneficiary designated by the Insured. This choice must be in writing and filed with the Plan Administrator. In the event that no Beneficiary has been chosen when the Insured dies, we will pay the Benefit Amount to the first surviving class in the following order:

1. The Insured's spouse, if surviving the Insured; otherwise
2. The Insured's surviving children, in equal shares; otherwise
3. The Insured's surviving parents, in equal shares; otherwise
4. The Insured's surviving brothers and sisters, in equal shares; otherwise
5. The Insured's estate;
6. All other Benefit Amounts are paid to the Insured, unless otherwise directed by the Insured or the Insured's designee.

The Insured, and no one else, has the right to change the beneficiary. The Insured does not need the consent of anyone to do so. Changes must be in writing and filed with the Plan Administrator. The Company does not assume any responsibility for the validity of such changes.

■ RENTAL CAR PERSONAL ACCIDENT PROTECTION

Coverage Level Maximum Benefit Amount

Silver - \$50,000	Platinum - \$100,000
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Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans. Any authorized driver listed on the Insured's rental agreement is included as an Insured.

When You Are Covered:

If you rent a car, anywhere in the world, on a Covered Trip that commenced with a Scheduled Airline or Amtrak® passenger train ticket that was charged to a UATP Account. The coverage period will not exceed thirty-one (31) consecutive days.

What Is Covered:

Should you have an Accident in a rental car, you and up to two (2) passengers are each covered up to the maximum PAI Benefit Amount for Accidental Death or Dismemberment that may occur while riding as a passenger in, or while as the driver of, a Rented Vehicle. Rental Car Personal Accident Protection benefits are payable according to the schedule above. The Loss must occur within one (1) year of the Accident. If more than three Losses occur as a result of the same Accident, we will not pay more than three times the maximum PAI Benefit Amount for all covered Losses resulting from the Accident. If such Accident results in a benefit for any Loss becoming payable where the total benefits for all such Losses exceeds three times the maximum PAI Benefit Amount, then the benefit payable for any single Loss will be determined on a proportionate basis by determining the percentage of the benefit payable for this single Loss as it bears to the benefits payable for all of the covered Losses resulting from this Accident. In order to determine the benefit payable for this single Loss, this percentage is multiplied by three times the maximum PAI Benefit Amount.

What Is Not Covered:

Rental Car Personal Accident Protection is subject to the same exclusions listed under the "What Is Not Covered" section under Travel Accident Protection above and does not apply if:

1. the Insured is in violation of the Rental Agreement;
2. the Insured or driver of the Rented Vehicle is found guilty of any violation of Federal, State, county or local statute;
3. the Insured or driver of the Rented Vehicle is intoxicated, as defined in the jurisdiction where the loss occurred, or under the influence of any illegal drug.

■ RENTAL CAR LOSS DAMAGE WAIVER (LDW) PROTECTION

Coverage Level Maximum Benefit Amount

Silver - \$25,000	Platinum - \$25,000
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Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans. Any authorized driver listed on the Insured's rental agreement is included as an Insured.

When You Are Covered:

Each time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account, and decline the collision/loss damage waiver available through the Rental Agency, anywhere in the world, you are provided with Primary Rental Car Loss Damage Waiver Protection. If the purchase of liability for Damage or Loss is required by the Rental Agency, the Insured will be reimbursed for the deductible, which is published and for which the Insured is responsible. The coverage period will not exceed thirty-one (31) consecutive days.

What Is Covered:

Should you have an Accident, anywhere in the world, the Company will pay either the Insured or the Rental Agency up to \$25,000 for the repair or replacement of the Rented Automobile. This protects you against theft, vehicle loss or vandalism-related damages to the rental car imposed by the Rental Agency. Reimbursement is on an Actual Cash Value basis. The Insured must:

1. protect the Rented Automobile from further loss, or damage;
2. report within 24 hours any Damage or Loss to the appropriate official representative such as the police or licensed Rental Agency;
3. report any loss to the Company or its authorized representatives as soon as reasonably possible;
4. submit Proof of Loss to the Company;
5. cooperate with the Company in the investigation, settlement or handling of any claims;
6. permit the Company to question the Insured under oath whenever the Company's investigation deems it necessary. All statements taken will be signed by the Insured; and
7. authorize the Company to obtain records or reports necessary to the Company's investigation.

What Is Not Covered:

Rental Car Loss Damage Waiver coverage does not apply to a loss resulting from:

1. any dishonest, fraudulent or criminal act of the Insured;
2. forgery by the Insured;
3. loss due to War or confiscation by the authorities;
4. loss due to nuclear reaction or radioactive contamination;
5. the Insured being intoxicated, as defined by local applicable law or under the illegal influence of any narcotic, unless prescribed by a Physician;

6. intentional damage to the Rental Automobile by the Insured;
7. damage which is due to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from a theft covered under the plan;
8. damage to tires unless damaged by fire, malicious mischief or vandalism, or theft or unless the loss is coincident with a covered loss;
9. use of the Rented Automobile to carry passengers and property for hire;
10. use of the Rented Automobile in tests, races or contests;
11. use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement;
12. the Rented Automobile operated or located in any territory prohibited by the terms of the Rental Agreement; and
13. Loss of Use of the Rental Automobile.

The following rental cars are not covered: trucks, recreational vehicles, campers, pick-up trucks, mini-buses, off-road vehicles, Antique Motor Vehicles, High-Value Vehicle, limited edition motor vehicles or vehicles with a replacement value that exceeds \$50,000.

■ LOST/STOLEN CHECKED BAGGAGE PROTECTION

Coverage Level Maximum Benefit Amount

Silver - \$2,500	Platinum - \$5,000
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Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

When You Are Covered:

Each time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account, you are automatically provided lost or stolen baggage coverage. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline-authorized free ticket, non-revenue ticket or reduced-rate ticket.

What Is Covered:

The Company will reimburse the Insured for amounts actually paid for direct physical loss or damage, including theft to Checked Baggage and personal property contained therein.

Coverage Limits:

The Company's maximum liability shall be \$2,500 for the Silver level and \$5,000 for the Platinum level. The amount of coverage is payable on an excess basis over and above any amount due from any other valid or collectible insurance or any other form of reimbursement payable by those responsible for the loss. Reimbursement is on an Actual Cash Value basis, at the time of loss, less depreciation. If the lost or damaged personal property is actually replaced, reimbursement will be for the cost of replacement, at the time of loss. The coverage territory is worldwide. A sub-limit of 10% of the lost or stolen baggage benefit or \$250 per item, whichever is less, shall apply to the loss of jewelry or furs owned by the Insured. A sub-limit of \$1,250 (Silver level) and \$2,500 (Platinum level) shall apply to sporting equipment that has been checked with the Scheduled Airline or Amtrak® passenger train and for which a claim check has been provided by the Scheduled Airline or Amtrak® passenger train.

What Is Not Covered:

Coverage does not apply to a loss resulting from:

1. any dishonest, fraudulent or criminal act of the Insured;
2. forgery by the Insured;
3. loss due to War or confiscation by the authorities;
4. loss due to nuclear reaction or radioactive contamination;
5. cameras and accessory equipment, bullion, precious or semi-precious metals, stones or gems other than that contained in items of personal jewelry owned by the Insured;
6. loss to animals, perishables, eyeglasses, contact lenses, prosthetic devices including dentures and hearing aids, art objects, electronic equipment or business items; or
7. passports, visas, money, checks, travelers checks, securities and tickets.

EXCESS MEDICAL EXPENSE BENEFIT

Coverage Level Maximum Benefit Amount

Silver	\$2,500
Platinum	\$5,000

Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

What Is Covered:

If, during a Covered Trip, an Insured incurs a Medical Expense as a result of 1) Accidental Bodily Injury occurring during a Covered Trip anywhere in the world; or sickness occurring outside the Continental United States and Hawaii, the Company will pay the Insured's reasonable Medical Expenses when rendered within 180 days of the loss. However, the Medical Expense Benefit is specifically in excess of all other valid and collectible insurance. In no event will the Company pay more than the Excess Medical Expense Benefit Amount. In the event a payment is made on behalf of, or to, an Insured for amounts covered under any occupational benefit plan, other health insurance or national insurance plan, the Insured agrees to assign to the Company any right of recovery under such plan(s).

Medical Expense means reasonable costs for the following medical services:

1. treatment by a Physician;
2. confinement in a hospital;
3. treatment performed by a home health care service, if continued hospitalization would otherwise have been required;
4. X-ray examination;
5. the use of an ambulance; or
6. up to \$200 per occurrence for dental services to relieve dental pain due to an Accidental injury, occurring during a Covered Trip, to sound, natural teeth.

When You Are Covered:

Each time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account, you are automatically covered by the Excess Medical Expense Benefit while on a Covered Trip. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline-authorized free ticket, non-revenue ticket or reduced-rate ticket.

What Is Not Covered:

This coverage does not apply to loss caused directly or indirectly from the Insured:

1. having a Pre-existing Condition;
2. traveling against the advice of a Physician;
3. traveling while on a waiting list for specified medical treatment;
4. traveling for the purpose of obtaining medical treatment; or
5. traveling in the third trimester (seventh month or after) of pregnancy.

Pre-existing Condition means illness, disease or Accidental Injury of the Insured Person, covered spouse or Dependent Children for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the departure date of the Covered Trip.

The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.

This coverage does not apply to:

1. any dental loss, other than for immediate relief of dental pain;
2. cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under the policy; or
3. dental or vision care or treatment, unless a hospital stay is required due to injury.

HOTEL/MOTEL BURGLARY

Coverage Level Maximum Benefit Amount

Silver	\$2,500
Platinum	\$5,000

Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

When You Are Covered:

Each time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account, you are protected by the Hotel/Motel Burglary benefit. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline-authorized free ticket, non-revenue ticket or reduced-rate ticket.

What Is Covered:

The Company's liability for each Burglary* will be a maximum of \$2,500 (\$5,000 for Platinum) per Insured, of which no more than \$250 will be paid for all jewelry and fur. Payment will be on a reimbursement basis without deduction for depreciation, provided the article is actually replaced. If the article is not replaced, the claim will be adjusted on the Actual Cash Value at the time of the loss. Coverage under this plan will be excess over all other insurance or indemnity available to the Insured.

*Burglary means the taking of unattended personal property of the Insured from the Insured's registered hotel or motel room by Forcible Entry** while doors, windows and other openings are closed and locked, and provided there are marks of Forcible Entry.

**Forcible Entry means that access to the Insured's hotel or motel room has been gained by breaking and entering a locked door or window.

What Is Not Covered:

Coverage does not apply to loss resulting from:

1. any dishonest, fraudulent or criminal act of the Insured;
2. forgery by the Insured;
3. loss due to War or confiscation by authorities; or
4. loss due to nuclear reaction or radioactive contamination.

Coverage also does not apply to:

1. personal property contained in the hotel or motel safe or safety deposit box;
2. animals; perishables; sporting equipment; cameras and accessory equipment; eyeglasses and contact lenses; prosthetic devices including dentures and hearing aids; tickets, valuable papers and documents; credit cards and debit cards; securities; money; art objects; electronic equipment; business items; bullion or precious or semi-precious metals, stones or gems other than that contained in items of personal jewelry owned by the Insured; household furniture; motor vehicles, boats or water craft, or aircraft or other parts of such conveyances.

■ TRIP DELAY

Coverage Level Maximum Benefit Amount

Silver	\$150
Platinum	\$300

Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

When You Are Covered:

Each time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account, you are covered by the Trip Delay benefit. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline authorized free ticket, non-revenue ticket or reduced-rate ticket.

What Is Covered:

If the Insured's Scheduled Airline flight or Amtrak® passenger train is delayed for 12 hours (8 hours for Platinum level) or more due to an unpublished and unannounced strike, civil commotion, hijack, natural disaster or equipment failure of an airplane or Amtrak® passenger train, Trip Delay coverage will be provided to the Insured. The Company will pay up to the Benefit Amount, on a reimbursement basis, for the cost of food and temporary lodging until travel by the Insured becomes possible.

What Is Not Covered:

This coverage does not apply to loss when delay:

1. results from air traffic delays caused by traffic congestion in the skies;
2. results from a prohibition or regulation by any government, or customs detention; or
3. inclement weather.

■ BAGGAGE DELAY

Coverage Level Maximum Benefit Amount

Silver	\$500 ¹
Platinum	\$700 ²

¹ Automatically provided under Policy Number AFI05004. This benefit is not applicable to enrolled Family members.

² \$500 (automatically provided under Policy Number AFI05004) + additional \$200. Entire Baggage Delay benefit is available after 8 hours. Benefit Amount limited to \$200 (after 8 hours) for enrolled Family members.

Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number AFI05004), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

When You Are Covered:

Each time you charge your Scheduled Airline or Amtrak® passenger train ticket to a UATP Account, you are automatically provided with Baggage Delay³ coverage. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline authorized free ticket, non-revenue ticket or reduced-rate ticket.

³ Baggage Delay means a delay or misdirection of the Insured Person's Personal Property by a Scheduled Air or Amtrak® passenger train for more than 12 hours (8 hours for Platinum level) from the time the Insured Person arrives at the destination appearing on the ticket. Insured Person's Property means the Insured Person's baggage and personal property contained in the baggage which has been checked with a Scheduled Airline or Amtrak® passenger train.

What Is Covered:

The Company will reimburse up to the Benefit Amount for the expenses incurred for the emergency purchase of essential items needed at a destination other than the Insured's Location of Permanent Residence. Location of Permanent Residence means the city where the Insured Person has established his/her fixed and permanent principal home.

Coverage Limits:

The Baggage Delay benefit is in excess of all other valid and collectible insurance; however, benefit limits shown above include \$200 Baggage Delay already provided under Policy AFI05004. Benefit limits are provided on a reimbursement basis.

What Is Not Covered:

Essential items not covered by this benefit include, but are not limited to:

1. contact lenses, eyeglasses or hearing aids;
2. artificial teeth, dental bridges or prosthetic devices;
3. tickets, documents, money, securities, checks, travelers checks and valuable papers; or
4. business samples.

■ SCHEDULED AIRLINE/AMTRAK® OR HOTEL CANCELLATION PENALTY REIMBURSEMENT

Coverage Level Maximum Benefit Amount

Silver	N/A
Platinum	\$300

Who Is Covered:

All UATP Accountholders who are enrolled in the Platinum level (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Platinum Family plan.

When You Are Covered:

Each time you travel on a Scheduled Airline or Amtrak® passenger train on a ticket that was purchased with a UATP Account. (Coverage also applies to Scheduled Airline travel originating with an airline authorized free ticket, non-revenue ticket or reduced-rate ticket.) The hotel reservation must be part of a Covered Trip.

What Is Covered:

If Accidental Bodily Injury, physical disease or physical illness causes the Insured to cancel a Scheduled Airline, Amtrak® passenger train or hotel reservation which is part of a Covered Trip and the Insured incurs penalty fees imposed by the Scheduled Airline, Amtrak® passenger train or hotel, the Company will reimburse the Insured up to \$100 per Covered Trip (maximum \$300 during a twelve (12) month consecutive period).

Coverage Limits:

The cancellation of the Scheduled Airline, Amtrak® passenger train or hotel reservation must be caused by or result from Accidental Bodily Injury, physical disease or physical illness of the Insured or an Immediate Family Member of the Insured. The Accidental Bodily Injury, physical disease or physical illness must be verified by a Physician and must prevent the Insured or Immediate Family Member of the Insured from traveling on the Scheduled Airline or Amtrak® passenger train or from staying at the hotel.

What Is Not Covered:

This coverage does not apply to loss caused by, or resulting from, an Insured's emotional trauma, mental illness, mental disease or pregnancy, except complications of pregnancy, including miscarriage, non-elective cesarean, non-elective abortion and Pre-existing Conditions.

EMERGENCY EVACUATION/REPATRIATION

Coverage Level Maximum Benefit Amount

Silver	\$50,000
Platinum	\$75,000

Who Is Covered:

All UATP Accountholders who are enrolled in the Silver or Platinum levels (under Policy Number HTP05205), paid the required plan cost and who are traveling on a Scheduled Airline or Amtrak® passenger train with a ticket that was purchased with a UATP Account. Family members are also eligible if they have been enrolled in the Silver or Platinum Family plans.

When You Are Covered:

If Accidental Bodily Injury, illness or disease during the course of a Covered Trip results in the necessary Medical Evacuation* and/or Repatriation** of the Insured, the Company will pay for Covered Expenses up to the Medical Evacuation and Repatriation Benefit Amount. For the Platinum Level, coverage also applies to Scheduled Airline travel originating with an airline authorized free ticket, non-revenue ticket or reduced-rate ticket.

The Medical Evacuation and Repatriation must be ordered by a Physician, who certifies that the transportation and medical treatment are necessary and appropriate. The Medical Evacuation and Repatriation must be approved by On Call International.

*Medical Evacuation means the emergency transportation of the Insured from the location where the Insured is injured or becomes ill to the nearest hospital where appropriate medical treatment can be obtained.

**Repatriation means the transfer of the Insured from the local hospital where the emergency medical care is initially given to the Insured's country of domicile or the Insured's residence to obtain further medical treatment or to recover. Repatriation also means the necessary arrangements for the return of the Insured's remains to the Insured's place of residence in the event of the Insured's Loss of Life.

What Is Covered:

Covered Expenses means the cost for:

1. transportation by land, water or air conveyance, required to transport the Insured during a Medical Evacuation. All transportation arrangements made will be by the most direct and economical route. Special transportation by, but not limited to, air ambulances, land ambulances and private motor vehicles must be recommended by the attending Physician or required by the standard regulations of the conveyance transporting the Insured; the means of transportation that is best suited to accommodate the Insured, based on the seriousness of his/her condition, will be utilized;
2. medical supplies and services which
 - a. are ordered or prescribed by the attending Physician; and
 - b. are, in the opinion of the attending Physician, necessarily incurred in connection with the Medical Evacuation.

Covered Expenses for Repatriation include the necessary expenses for embalming, cremation, transportation and purchase of a shipping container.

Coverage Limits:

The Company will pay up to the Maximum Benefit Amount for covered medical expenses that are incurred in conjunction with a Medical Evacuation or Repatriation.

What Is Not Covered:

Covered Expenses do not include those expenses incurred while the Insured is:

1. traveling against the advice of a Physician; and/or
2. traveling for the purpose of obtaining medical treatment.

■ ON CALL INTERNATIONAL

On Call International (On Call) provides a 24-hour emergency telephone assistance service for your benefit so that, in the event of an emergency during the term of this coverage, multi-lingual help and advice may be furnished.

Emergency Cash Transfer Assistance

If you need emergency cash during your Covered Trip, On Call can help arrange a transfer through your credit cards, family, friends, employer, or similar source.

Medical Consultation and Monitoring

Should you need local medical care during your Covered Trip, On Call can assist in contacting your personal Physician or family, if necessary, to provide information on the care you are receiving.

Emergency Legal Assistance

During the course of your Covered Trip, you may visit many foreign countries. Should any problems arise requiring legal assistance, On Call can help you find English-speaking local counsel.

Emergency Medical & Dental Assistance

Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when you suddenly need medical or dental care. On Call can help you locate an English-speaking Physician or dentist or the nearest qualified medical facility, and can also assist in arranging for special emergency medical transportation, such as an air ambulance.

Lost Travel Documents Assistance

On Call's multi-lingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage, or other valuable travel documents or belongings.

Emergency Medical Payment Assistance

Many foreign hospitals require immediate settlement of bills before treatment or may withhold your passport until they receive full payment. Physicians and hospitals worldwide can contact On Call to help you arrange, if required, immediate settlement of covered Medical Expenses if other sources are not available.

**TO ACCESS EMERGENCY ASSISTANCE,
CALL 1-(800) 618-0692 OR,
FROM OUTSIDE THE U.S. OR CANADA,
CALL COLLECT: 1-(603) 898-2679**

Note that the problems of distance, information and communications make it impossible for Virginia Surety Company, Inc., BerkelyCare 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.

■ FAMILY PLANS

UATP Accountholders who have upgrades to the Silver or Platinum Level and paid the required plan cost may choose to include coverage for their Spouse and/or Dependent Children. The Benefit Amounts for Spouse and/or Dependent Children will be the same as the Subscriber, except for the Travel Accident Protection (AD&D) and Baggage Delay benefit. Travel Accident Protection shall be limited to \$600,000 (Silver Family) and \$900,000 (Platinum Family) for Spouse and \$50,000 (Silver and Platinum Family) for all covered Dependent Children. The entire cost of the ticket, less redeemable certificates, vouchers or coupons, must be charged to the Subscriber's Account. Travel originating with an airline authorized free ticket, non-revenue ticket or reduced-rate ticket shall not apply to Platinum Family members. The Baggage Delay benefit is not applicable to Silver Family members and is limited to \$200 for Platinum Family members.

■ DEFINITIONS

Accident or Accidental

Accident or Accidental means a sudden, unforeseen and unexpected event, which happens by chance, arises from a source external to the Insured, is independent of illness, disease or other bodily malfunction and is the direct cause of loss.

Accidental Bodily Injury(ies)

Accidental Bodily Injury(ies) means bodily injury which is Accidental, is the direct source of a Loss, and is independent of disease, illness or other cause.

Account

Charge card accounts sponsored by Universal Air Travel Plan and issued by UATP-U.S. based contractors, as described in the Class Schedule of the Master Policy.

Accountholder

An individual who has been issued a UATP Account card by his/her employer or an individual who is authorized to use a UATP Account and whose tickets are charged to a UATP Account.

Actual Cash Value

The cost to replace the lost or damaged personal property at the time of loss, less depreciation. For rental cars, the Actual Cash Value is the cost to repair or replace the Damage or Loss to the Rented Automobile at the time of loss, less depreciation.

Antique Motor Vehicles

Any vehicle over 25 years old, or any vehicle which has not been manufactured for 10 years or more.

Benefit Amount

The Loss amount applicable to each level of coverage, at the time of the Accident, as selected by the Insured.

Common Carrier

Common Carrier means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Company

Virginia Surety Company, Inc., 175 W. Jackson Blvd., 11th Floor, Chicago, IL 60604.

Covered Trip

Travel which originates with a Scheduled Airline or Amtrak® passenger train ticket, when the entire cost of the fare, less redeemable certificates, vouchers or coupons, for such transportation has been charged to a UATP Account. The coverage period will not exceed thirty-one (31) consecutive days from the date of departure. For members who have selected the Platinum level of coverage, Covered Trip also means travel originating with an airline authorized free ticket, non-revenue ticket or reduced-rate ticket.

Damage or Loss

For rental cars: Direct and Accidental loss to a Rented Automobile, including theft of a Rented Automobile.

Dependent Child or Children

Dependent Child or Children means those children, including adopted children and those children placed for adoption, who are primarily dependent upon the Insured for maintenance and support, and who are: 1) under the age of nineteen (19) and reside with the Insured; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Domestic Partner

Whenever the term “spouse” is used in this Description of Coverage, the term includes Domestic Partner. Domestic Partner means a person who is at least eighteen (18) years of age, and who throughout the past twelve (12) months: 1) has been in a relationship with the Insured; 2) has been the Insured’s sole spousal equivalent; 3) has resided in the same household as the Insured; 4) has been jointly responsible with the Insured for each other’s financial obligations, and who intends to continue the relationship described above indefinitely.

Hazard

Scheduled Airline and Amtrak® passenger train means the circumstances, subject to the terms and conditions of the policy and arising from and occurring on a Covered Trip while the Insured is: 1) riding as a passenger in or entering, exiting or being struck by a Scheduled Aircraft or an Amtrak® passenger train or; 2) riding as a passenger in, entering or exiting a Common Carrier while traveling directly to or from the airport or train station immediately preceding the departure of a Scheduled Aircraft or Amtrak® passenger train on which the Insured has reserved passage.

High-Value Vehicle

Motor vehicles whose replacement value exceeds \$50,000.

Insured

An eligible UATP Accountholder (Subscriber) who elects to upgrade to the Silver or Platinum level of coverage and pays the required annual plan cost.

Limited Edition Motor Vehicles

High-Value, exotic, high performance or collector-type motor vehicles.

Loss

The types of Accidental Bodily Injuries or death for which this plan provides coverage.

Loss of Foot

The complete severance through or above the ankle joint, even if the foot is later reattached.

Loss of Hand

The complete severance through or above the knuckle joints of at least 4 fingers on the same hand or at least 3 fingers and the thumb on the same hand, even if the fingers and/or thumb are later reattached.

Loss of Hearing

The permanent and irrecoverable and total deafness of both ears to the extent that the deafness cannot be corrected by any aid or device, as determined by a Physician.

Loss of Life

Death, including clinical death determined by the local governing medical authorities.

Loss of Sight of an Eye

The permanent loss of vision in one eye. Remaining vision must be no better than 20/200 using a corrective aid or device as determined by a Physician.

Loss of Speech

The permanent and irrecoverable total loss of the capability of speech without the aid of mechanical devices, as determined by a Physician.

Loss of Thumb and Index Finger

Complete severance through or above the knuckle joints of the thumb and index finger of the same hand, even if one or both are later reattached.

Loss of Use

For rental cars: The charges for which the Insured is liable due to Damage or Loss to the Rented Automobile which renders the vehicle unavailable for immediate rental.

Lost/Stolen Checked Baggage Protection

Suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the Insured by a Scheduled Airline or Amtrak® passenger train.

Physician

A person who is licensed as a medical doctor or a doctor of osteopathy under the laws of the jurisdiction in which treatment is given and who is qualified to provide the medical treatment. A Physician does not include a family member of the Insured, a social worker or a physical therapist or an intern.

Participating Organization

Universal Air Travel Plan, Inc., 1301 Pennsylvania Avenue, NW, Washington, DC 20004-1707

Pre-existing Condition

Means illness, disease or Accidental Injury of the Insured Person, covered spouse or Dependent Children for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the departure date of the Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.

Rental Agency

A commercial automobile rental company licensed under the laws of the applicable jurisdiction.

Replacement Cost

The cost to replace the lost or damaged personal property at the time of loss without a reduction for depreciation.

Scheduled Aircraft

Scheduled Aircraft means an aircraft owned and operated by a Scheduled Airline.

Scheduled Airline

An airline which is either: 1) of United States registry and certified by the United States government to carry passengers on a regularly scheduled basis; or 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

War

1) Hostilities following a declaration of War by a government authority; 2) if there is no declaration of War, then armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the site of the area of hostility. War does not include acts of terrorism.

GENERAL PROVISIONS

The Universal Air Travel Plan (UATP) has arranged for these benefits as a service to its members and is not responsible or liable for any services, claims or benefits which may arise under the Policies and Agreement described in this Description of Coverage.

The Universal Air Travel Plan (Participating Organization) has arranged for the Policy as a service to its eligible Accountholder (Subscribers) and is not responsible or liable for any claims which may arise under the Policy. Claims must be made directly to the Universal Air Travel Plan Administrator, Berkely-Care, 159 East County Line Road, Hatboro, PA 19040. This plan is underwritten by Virginia Surety Company, Inc., 175 W. Jackson Blvd., 11th Floor, Chicago, IL 60604 and is available to U.S. and Canadian residents only.

Currency: All coverage limits and plan costs are in U.S. Dollars (USD).

Effective Date and Term of Coverage: Coverage is in effect on the first day of the month immediately following the month during which the completed enrollment form and applicable plan cost is received by UATP. The coverage for the Insured shall be for a term of one year, unless the coverage is renewed for an additional term. This protection is valid only upon payment of the total required plan cost and will not cover any losses suffered prior to purchase.

Termination of Coverage: The coverage of the Insured shall terminate automatically on the earliest of any of the following occurrences:

1. On the date the Policy is terminated;
2. On the expiration date of the Policy term for which plan cost has been paid;
3. On the date the Insured ceases to fall within the description of Who Is Covered.

This Description of Coverage is not an insurance policy. The benefits described herein are general descriptions of the principal provisions relating to the services, coverage and payment of losses under the following agreements: Blanket (Basic coverage) Travel Accident Protection (policy AFI05004), Voluntary (Silver & Platinum coverage) Travel Accident Protection (policy HTP05205), Primary Rental Car Loss Damage Waiver (LDW) Protection (policy AFI05004), Rental Car Personal Accident Protection (policy HTP05205), Checked Lost/Stolen Baggage Protection (policy HTP05205), Excess Medical Expense Benefit (policy HTP05205), Emergency Medical Evacuation/Repatriation Benefits (policy HTP05205) and Hotel/Motel Burglary (policy HTP05205). The plan cost is non-refundable.

Policies are underwritten by Virginia Surety Company, Inc., 175 W. Jackson Blvd., 11th Floor, Chicago, IL 60604.

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this protection plan are contained in the Master Policy on file with Universal Air Travel Plan (UATP). In the event of any conflict between this Description of Coverage and the Master Policy, the Policy will govern.

This Description of Coverage is an informative statement of the principal provisions of the protection plan while in effect. Complete provisions pertaining to this plan are contained in the Master Policies on file with Universal Air Travel Plan (UATP). If a statement in this document and any provision in the Policy differ, the Policy will govern. The plan is effective June 1, 2006 and will cease on the date the Master Policies are terminated or on the date you are no longer eligible.

The Universal Air Travel Plan (UATP) has arranged for these benefits as a service to its Accountholders and is not responsible or liable for any services, claims or benefits which may arise under the Policies and Agreement described in this Description of Coverage. The above identified Plan Administrator and On Call International are responsible for the services, benefits, coverage and payment of losses as described in the above referenced Policies and Agreement.

The Universal Air Travel Plan (UATP) reserves the right to change or substitute companies providing services or coverage at any time without notice to the Insured, provided that the new services or coverage are at least equal to the services and coverage described herein.

WHERE TO REPORT CLAIMS

Policy No. HTP05205

Trip Cancellation Claims: Call BerkelyCare **IMMEDIATELY** to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare will then forward the appropriate claim form which must be completed by you **AND THE ATTENDING PHYSICIAN**, if applicable.

Emergencies Arising During Your Covered Trip: For covered emergencies requiring evacuation or interruption of your Covered Trip, contact On Call International immediately at the following numbers: Within the U.S. and Canada: **1-(800)618-0692** or, outside the U.S. and Canada, call collect*: **1-(603)898-2679**. Identify yourself by the above policy number and give the details of your problem or medical emergency.

*If you have any difficulty making this collect call, contact the local phone operator to connect you to a U.S.-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.

Claims Notification Upon Your Return:

Report your claim in writing as soon as possible to BerkelyCare. Provide the policy number above, your travel dates, and details describing the nature of your loss. Upon receipt of this information, BerkelyCare will promptly forward you the appropriate claim form to complete.

BerkelyCare, 159 East County Line Road, Hatboro, PA 19040

1-(800)383-0049 • 1-(215)773-5350

uatp@berkely.com • www.travelclaim.com

Office Hours: 9AM - 6PM (EST), Monday – Friday

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 illness occurred; receipts for medical services and supplies; receipts from the hospital; police reports or claims reports from parties responsible (i.e., airline, cruise line, hotel, Amtrak® passenger train, etc.) for loss, theft, damage or delay. In the event of a baggage claim, receipts for damaged items will be required. In the event of a baggage delay or trip delay claim, receipts for any additional Covered Expenses will be required, as well as verification of any delay.

To file a claim, please submit a copy of the Scheduled Airline, cruise line or Amtrak® passenger train ticket, as well as the other necessary documents listed below:

Travel Accident

1. A completed claim form;
2. A copy of the death certificate;
3. The name of the Scheduled Airline or Amtrak® passenger train, date and location of the Accident;
4. Letter from Executor or Administrator of the Estate providing his/her full name, address and telephone number.

The Company has the right to have the Insured examined by a Physician approved by the Company, as often as reasonably necessary while a claim is pending. The Company may also have an autopsy performed, unless prohibited by law. Any examinations or autopsies that we require will be done at our expense.

Rental Car PAI

1. A completed claim form;
2. A copy of the rental car agreement;
3. A copy of the police Accident report;
4. A copy of the death certificate;
5. Letter from Executor or Administrator of the Estate providing his/her full name, address and telephone number.

Loss Damage Waiver

1. A completed claim form;
2. A written description of the occurrence, character and nature of the loss;
3. A copy of the rental car agreement;
4. A copy of the initial claim report submitted to the automobile Rental Agency;
5. A copy of the claim document presented by the automobile Rental Agency indicating the Insured's responsibility for and payment of the Damage or Loss for which the Insured is responsible;
6. A copy of the police Accident report;
7. A copy of the damage estimate from an automobile body repair shop.

Lost/Stolen Checked Baggage Protection

1. A completed claim form;
2. A copy of the initial claim report submitted to the Scheduled Airline or Amtrak® passenger train;
3. Proof of submission of the loss to, and the results of any settlement by the Scheduled Airline or Amtrak® passenger train;
4. Proof of submission of the loss to, and the results of any settlement or denial by, the Insured's personal insurance carrier(s);
5. If no other insurance is applicable, a notarized statement from the Insured to that effect; and
6. A list of items lost or stolen and evidence that the personal property has actually been replaced.

Excess Medical Expense

1. A completed claim form;
2. A detailed bill identifying the services rendered and the nature of the Accident or illness; and
3. A statement from your personal health insurance carrier indicating the amount paid.

Hotel/Motel Burglary

1. A completed claim form;
2. A copy of the hotel/motel reservation confirmation;
3. A copy of the police report;
4. A copy of the initial claim report submitted to the hotel/motel;
5. Proof of submission of the loss to and the results of any settlement by the hotel/motel or any settlement or denial by the Insured's personal insurance carrier(s);
6. If no other insurance is applicable, a notarized statement from the Insured to that effect; and
7. Evidence that the personal property has actually been replaced.

Baggage Delay

1. A completed claim form;
2. A statement by the airline or Amtrak® passenger train certifying the delay or misdirection of the baggage for twelve (12) hours (Silver) or eight (8) hours (Platinum); and
3. Receipts for purchase of necessary personal effects up to the maximum Benefit Amount.

Trip Delay

1. A completed claim form; and
2. A statement by the airline or Amtrak® passenger train certifying the delay of the flight, cruise or train for twelve (12) hours (Silver) or eight (8) hours (Platinum) or more due to one of the covered reasons listed under "What Is Covered".

Scheduled Airline/Hotel/Rental Car

1. A completed claim form;
2. Provide a copy of the hotel reservation confirmation;
3. Provide a copy of the Scheduled Airline, Amtrak® passenger train or hotel's published cancellation policy (note cancellation policy must be published prior to the purchase of the ticket(s) or date the hotel reservation is made);
4. Provide proof of payment (credit card statement, returned check or the Insured's bank account statement) of the penalties imposed for reimbursement; and
5. Notarized letter explaining the circumstances for the cancellation.

NOTICE: The Insured must send the Company written notice of a claim, including Insured's name and account number, within 45 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Reimbursement for covered losses will be paid to the Insured within sixty (60) days after the Company receives Proof of Loss.

This plan was designed for UATP Accountholders by:



The Berkely Group

BerkelyCareSM is a division of Affinity Insurance Services, Inc. in all states, except: AIS Affinity Insurance Agency, Inc. in MN and OK; AIS Affinity Insurance Agency in NY; and, in CA, BerkelyCareSM is a service mark of **Aon Direct Insurance Administrators**, CA Insurance License # 0795465.

Participating Organization:

Universal Air Travel Plan, Inc.
1301 Pennsylvania Avenue, NW
Washington, DC 20004-1707

Plan Administrator:

BerkelyCare
159 East County Line Road
Hatboro, PA 19040

Plan Underwritten by:

Virginia Surety Company, Inc.
175 W. Jackson Blvd., 11th Floor,
Chicago, IL 60604