

Virginia Surety Company, Inc.
A Stock Company
175 West Jackson Blvd., Chicago, IL 60604

**Travel
Certificate of Insurance**

**PLEASE READ THIS CERTIFICATE OF INSURANCE
AND ATTACHED GENERAL PROVISIONS CAREFULLY**

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Schedule

Coverage Period:	
Term:	Monthly
<u>Baggage Delay</u>	
Limit per Trip :	\$250
<u>Emergency Travel</u>	
Limit per Day:	\$100
Limit per Vehicle Disablement :	\$500
<u>Hotel /Motel Burglary</u>	
Limit per Burglary :	\$500
<u>Lost or Damaged Baggage</u>	
Limit per Trip :	\$500
<u>Trip Cancellation</u>	
Limit per any twelve (12) month period:	\$1,000
<u>Trip Delay</u>	
Limit per Delay :	\$500
<u>Trip Interruption</u>	
Limit per any twelve (12) month period:	\$1,000

Coverage under this **COI** and the attached General Provisions are provided under a Group Policy issued to American Advantage Association, the Policyholder, by Virginia Surety Company, Inc. This **COI** and the attached General Provisions are governed by the conditions, limitations, and exclusions of the Group Policy. This **COI** and the attached General Provisions is a legal contract between You and Virginia Surety Company, Inc.

A. DEFINITIONS

Throughout this document, You and Your refer to the person who is a member in the **Program**. Membership must not have expired or been canceled by You or the **Program**. We, Us, Our, and VSC refer to Virginia Surety Company, Inc. In addition, when in bold certain words and phrases are defined as follows:

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

Administrator means cynoSure Financial, Inc. You may contact the **Administrator** if You have questions regarding this coverage or would like to make a claim. The **Administrator** can be reached by phone at 1-800-711-4280 or mail at P.O. Box 7690, St. Clair Shores, MI 48080.

Baggage means a piece of baggage that: (a) accompanies You or (b) is checked and a claim check has been issued to You, while traveling on a **Common Carrier**.

Burglary means an act of breaking or entering into Your hotel or motel room and a crime is committed.

Certificate of Insurance (COI) means this document and the attached General Provisions. They describe the terms, conditions, and exclusions. The **COI** and the attached General Provisions are the entire agreement between You and Us. Representations or promises made by anyone that are not contained in this **COI** or the attached General Provisions are not a part of Your coverage.

Charge(s) means any non-refundable cancellation or change fee imposed by the **Common Carrier**.

Common Carrier means an air, land, or water motorized transportation carrier operating under a regularly published schedule and current license as required by law for the conveyance of passengers. **Common Carrier** does not include helicopters, taxis, rental cars, hired cars, and private and contract carriers.

Coverage Period means the period starting on the **Membership Effective Date** and will continue for the term shown on the Schedule above.

Covered Reason means:

- a) A **Sickness** or **Injury** which results in medically imposed restrictions (a restriction certified by a **Physician** prohibiting travel on a **Common Carrier**) or death of You, Your **Family Member**, or **Traveling Companion(s)**.
- b) A **Sickness**, **Injury**, or death of Your parents (including in-laws), grandparents (including in-laws), children (adopted, foster, step, or in-law), grandchildren, brother (adopted, foster, step, or in-law), sister (adopted, foster, step, or in-law), aunt, uncle, niece, or nephew.

Damaged means items can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Delay means an incident that prevents a scheduled departure by the **Common Carrier** from leaving due to: a) Severe weather condition which delays the scheduled arrival or departure of the **Common Carrier**; b) Equipment failure of the **Common Carrier** (documented by the **Common Carrier**); or c) lost or stolen passport. **Delays** due to: war, acts of foreign enemies, hostilities between nations (whether declared or not), civil war, or any other reason not listed above as covered, are not covered.

Destination means the place where You expect to travel to on the **Trip** as indicated on the **Common Carrier** ticket.

Domestic Partner means an unmarried person in an intimate, committed relationship of mutual caring. That person must share responsibility for basic living expenses with You. That person must also be at least eighteen (18) years old.

Family Member means Your spouse or **Domestic Partner**. **Family Member** also includes Your or Your spouse or **Domestic Partner's**:

- a) Unmarried children (including those who You are their legal guardian) under twenty-one (21) years of age.
- b) Unmarried children (including those who You are their legal guardian) under twenty-three (23) years of age if a full-time student at an accredited college or university.
- c) Dependent(s) with documented disabilities who have the same primary residence as You and who relies on You for maintenance and support.

Any **Family Member** who does not reside at Your home is not eligible for coverage.

Injury means bodily injury caused by an accident that occurs and results directly and independently of all other causes of loss. The **Injury** must be verified by a **Physician**.

Lost means missing for ten (10) consecutive days and whose whereabouts are unknown to You, Your **Family Member** or the **Common Carrier**.

Membership Effective Date means the date You enroll as a member in the **Program** or upon receipt of payment of Your initial membership dues as per the membership terms and conditions for the **Program**, whichever occurs last.

Physician means a licensed medical, surgical, or dental practitioner acting within the scope of his or her license. The treating **Physician** may not be You, Your **Family Member**, or a **Traveling Companion**, or related by blood.

Pre-Existing Medical Condition means any condition resulting from any **Injury** or **Sickness** prior to the purchase date of the **Trip**. The condition must have (a) first manifested itself or exhibited symptoms which would have caused You, Your **Family Member**, or Your **Traveling Companion** to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine; or (c) required medical treatment or treatment was recommended by a **Physician**. Taking maintenance medications for a condition that is considered stable shall not be included as a **Pre-Existing Medical Condition**.

Program means American Advantage Association.

Return Destination means the place to which You expect to return from the **Trip** as indicated on the **Common Carrier** ticket.

Sickness means an illness or disease that is diagnosed and treated by a **Physician**.

Traveling Companion means any individual(s) with whom You have arranged to travel on the same **Trip** with the same itinerary.

Trip means a scheduled period of round trip travel away from Your primary residence using a **Common Carrier**.

Trip Departure Date means the date on which You are originally scheduled to leave on the **Trip**.

Vehicle Disablement means a collision or mechanical failure that prevents Your vehicle from being driven.

B. COVERAGE AGREEMENT

1. Baggage Delay

If during the **Coverage Period**, You are traveling by **Common Carrier** while on the **Trip** and Your **Baggage** does not arrive at the **Destination** for more than six (6) hours after the arrival, We will reimburse You for the actual cost of replacing any personal articles (e.g. clothing, hygiene and/or grooming products) or business effects (e.g. uniforms or general office supplies) contained in the **Baggage**.

Coverage is limited as indicated in the Schedule above.

Coverage does not apply when traveling to Your **Return Destination**.

2. Emergency Travel

If during the **Coverage Period** You are more than one hundred (100) miles from Your home and Your vehicle is required to be in a repair facility for more than twenty-four (24) hours due to a **Vehicle Disablement**, We will reimburse You for the following expenses incurred while Your vehicle is being repaired as a result of a **Vehicle Disablement** (a) Food and lodging expense (the actual charge for overnight hotel stay and meal costs incurred by You) (b) Rental vehicle expense (the actual cost charged by the rental agency for the rental of a private-passenger vehicle).

Coverage is limited as indicated in the Schedule above.

3. Hotel /Motel Burglary

If during the **Coverage Period**, You are a victim of a **Burglary** in a hotel or motel room, which You are registered as guests, We will reimburse You for the cost to repair or replace the personal property that was **Damaged** or stolen during the **Burglary**.

Coverage is limited as indicated in the Schedule above.

4. Lost or Damaged Baggage

If during the **Coverage Period**, You are traveling by **Common Carrier** while on the **Trip** and Your **Baggage** is **Lost** or **Damaged**, We will reimburse You the lesser of the repair cost or the **Actual Cash Value** to replace the **Baggage** and items contained within the **Baggage**.

Coverage is limited as indicated in the Schedule above.

5. Trip Cancellation

If during the **Coverage Period**, You are required to cancel the **Trip**, prior to the **Trip Departure Date**, due to a **Covered Reason**, We will reimburse You for incurred **Charges** for the **Trip**.

The **Trip** must be cancelled with the **Common Carrier** as soon as the **Covered Reason** arises. We will not pay benefits for any **Charges** incurred that would not have been charged had the **Common Carrier** been notified.

Limits:

Coverage is limited to the lesser of the following:

- The limits as indicated in the Schedule above; or
- The original cost of the **Common Carrier** ticket for the **Trip**.

Coverage is secondary to any other applicable insurance or benefit available, including benefits provided by the **Common Carrier** (including, but not limited to, exchanged tickets, reduction in ticket prices, goodwill payments, refunds, credits, or vouchers).

6. Trip Delay

If during the **Coverage Period**, You are traveling by **Common Carrier** while on the **Trip** and are **Delayed** more than twelve (12) hours while traveling to a **Destination** or **Return Destination**, We will reimburse You for any overnight hotel stay and meal costs as a result of the **Delay**. There is no coverage, if the **Common Carrier** cancels within twelve (12) hours of the scheduled departure time on the **Common Carrier** ticket for the **Trip**.

Coverage is limited as indicated in the Schedule above.

7. Trip Interruption

If during the **Coverage Period**, Your **Trip** is interrupted for a **Covered Reason**, We will reimburse You for the cost of travel on the **Common Carrier** to the **Return Destination** or to rejoin the individual(s) You are traveling with at their current location.

Limits:

Coverage is limited to the lesser of the following:

- The limits as indicated in the Schedule above; or
- The lesser of: (i) any **Charge**; (ii) one-half (½) the original cost of the **Trip**; or (iii) the cost of the lowest published rate for the most direct one-way ticket on the **Common Carrier** used for the **Trip** ticket.

Coverage is secondary to any other applicable insurance or benefit available, including benefits provided by the **Common Carrier** (including, but not limited to, exchanged tickets, reduction in ticket prices, goodwill payments, refunds, credits, or vouchers).

C. EXCLUSIONS

The following exclusions apply to Baggage Delay and Lost/Damaged Baggage:

- Plants, shrubs, animals, pets, consumables, or perishables.
- Art objects, antique items, or collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).
- All types of stored data or music (including, but not limited to, computer software, DVDs, video cassettes, CDs, audio cassettes, and film).
- Keys, travelers' checks, visas, documents of any kind, tickets of any kind (including, but not limited to, airlines, sporting events, concerts, or lottery), negotiable instruments, bullion, rare, or precious metals, stamps, and coins, currency or its equivalent.
- Computers, printers, or any computer related equipment.
- Rugs, cameras, radios, CD or DVD player, sporting equipment, cellular phones, or household furniture.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot, or civil commotion); confiscation, expropriation or detention by any government, public authority, or customs official; illegal activity or acts.
- Losses resulting from contamination by radioactive or hazardous substances, including mold.

The following exclusions apply to Emergency Travel:

- Theft or vandalism of Your vehicle.
- Commercial or non private-passenger vehicles.

The following exclusions apply to Hotel/Motel Burglary:

- Personal property contained in the hotel or motel safety box, that does not reside in Your hotel or motel room.
- Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, cell phones, or hearing aids) or sporting equipment.
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, pets, consumables, or perishables.
- Traveler's checks, tickets of any kind (including but not limited to, airlines, sporting events, concerts, or lottery), negotiable instruments, rare, or precious metals, stamps, coins, currency or its equivalent.
- Jewelry, furs, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).

The following exclusions apply to Trip Cancellation and Trip Interruption:

- **Pre-Existing Medical Conditions;**
- Intentionally self-inflicted injuries, including suicide or attempted suicide;
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) civil war;
- Mental or emotional disorders, unless hospitalized;
- Participation in professional athletics or underwater activities;
- Being under the influence of drugs or intoxicants;
- Commission of or the attempt to commit a criminal act;
- Participating in bodily contact sports (eg. boxing); skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; or speed contest;
- Dental treatment except as a result of an **Injury** to sound, natural teeth;
- Any non-emergency treatment or surgery, or routine physical examinations;
- Curtailment or delayed return for a reason other than a **Covered Reason**;
- One-way travel that does not have a **Return Destination**; and
- Animals and pets.

D. HOW TO FILE A CLAIM

Call the **Administrator** at 1-800-711-4280 to request a claim form. You must report the claim within ninety (90) days of the loss or as soon as reasonably possible.

The following required items, must be sent to the **Administrator** at P.O. Box 7690, St. Clair Shores, MI 48080 and be postmarked within one-hundred and eighty (180) days of the loss or as soon as reasonably possible:

Baggage Delay

1. The fully completed claim form.
2. A copy of the delayed **Baggage** report or property irregularity report that was submitted to the **Common Carrier** prior to leaving the terminal premises.
3. The result of any settlement by the **Common Carrier**.
4. All itemized replacement receipts.
5. Any other documentation that may be reasonably requested by the **Administrator** to validate a claim.

Emergency Travel:

1. The fully completed claim form.
2. Proof of the **Vehicle Disablement**.
3. A police report, if the **Vehicle Disablement** was due to a collision.
4. Repair statement indicating that the vehicle was kept in the repair facility for more than twenty-four (24) hours.
5. Any other documentation that may be reasonably requested by the **Administrator** to validate a claim.

Hotel/Motel Burglary:

1. The fully completed claim form.
2. Proof of Your hotel or motel stay.
3. A copy of the police report for the **Burglary**.
4. Itemized receipts for the replaced and repaired items.
5. Proof of ownership (purchase receipts or pictures) of the personal property that was stolen or **Damaged**.
6. Any other documentation that may be reasonably requested by the **Administrator** to validate a claim.

Lost/Damaged Baggage:

1. The fully completed claim form.
2. Copy of the initial claim report submitted to the **Common Carrier**.
3. The result of any settlement by the **Common Carrier**.
4. Itemized repair or replacement receipts.
5. Any other documentation that may be reasonably requested by the **Administrator** to validate a claim.

Trip Cancellation and Trip Interruption:

1. The fully completed claim form.
2. Documentation showing the cost of the **Trip**.
3. Proof of a **Covered Reason**, including a statement by a **Physician**.
4. A copy of the cancellation policy of the **Common Carrier**.
5. Any other documentation that may be reasonably requested by the **Administrator** to validate a claim.

Trip Delay:

1. The fully completed claim form.
2. Proof of the **Delay** (including but not limited to, written proof from the **Common Carrier**, newspaper clippings, weather reports, or police report for stolen passport).
3. Receipts for Your food, lodging, or rental vehicle.
4. Any other documentation that may be reasonably requested by the **Administrator** to validate a claim.