

**United States Fire Insurance Company**  
Administrative Office: 5 Christopher Way,  
Eatontown, NJ 07724  
(Hereinafter referred to as "the Company")

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**TRAVEL PROTECTION INSURANCE**  
Certificate of Insurance

This Certificate of Insurance describes all of the travel insurance benefits underwritten by United States Fire Insurance Company, herein referred to as the Company. The insurance benefits vary from program to program. Please refer to the accompanying Confirmation of Benefits. It provides the Insured with specific information about the program he or she purchased. The Insured should contact the Company immediately if he or she believes that the Confirmation of Benefits is incorrect.

Insurance provided by this Certificate is subject to all of the terms and conditions of the Group Policy. If there is a conflict between the Policy and Certificate, the Policy will govern.

If the Insured is not completely satisfied with the insurance he or she must notify the Company within 10 days of purchase and return the certificate. The Company will give the Insured a full refund of premium provided he or she has not already departed on the Covered Trip or filed a claim.

Signed for **United States Fire Insurance Company** By:



Marc J. Adee  
Chairman and CEO



Michael P. McTigue  
Secretary

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# CONFIRMATION OF BENEFITS

## Travel Arrangement Protection

Benefit Per Trip	Maximum Benefit Amount/Principal Sum
Trip Cancellation <ul style="list-style-type: none"><li>• Trip Cost</li></ul>	up to \$100,000
Trip Interruption <ul style="list-style-type: none"><li>• Trip Cost Insured</li></ul>	up to 150%
Missed Connection	up to \$500
Travel Delay <ul style="list-style-type: none"><li>• \$250 per Day</li></ul>	up to \$1,000
Baggage and Personal Effects	up to \$2,500
Baggage Delay	up to \$500
Reimbursement of Miles or Reward Points	up to \$75
Sports Equipment Rental <ul style="list-style-type: none"><li>• \$500 per day</li></ul>	Up to \$2,000
Search and Rescue	Up to \$10,000
Rental Car Damage	up to \$40,000

## Travel Insurance Benefits

Benefit Per Trip	Maximum Benefit Amount/Principal Sum
Accidental Death & Dismemberment <ul style="list-style-type: none"><li>• Common Carrier Only</li></ul>	up to \$100,000
Medical Expense / Emergency Assistance <ul style="list-style-type: none"><li>• Accident &amp; Sickness Medical Expense</li></ul>	up to \$100,000



## SECTION I: COVERAGES

### COMMON CARRIER ACCIDENTAL DEATH AND DISMEMBERMENT

When an Insured sustains covered Injuries: (a) received while a passenger (not as a pilot, operator or member of the crew) riding in, boarding or alighting from a public conveyance provided by a Common Carrier; and (b) resulting in any of the following losses within 180 days from the date of the accident; benefits will be paid as follows:

Loss of Life	Principal Sum
Loss of Both Feet, Both Hands or Both Eyes	Principal Sum
Loss of One Hand and One Foot	Principal Sum
Loss of One Hand and One Eye or One Foot and One Eye	Principal Sum
Loss of One Hand, One Foot or One Eye	One-Half Principal Sum

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

**Loss of eye or eyes** means the total and irrecoverable loss of the entire sight thereof. Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one accident.

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

These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy. The Principal Sum is shown in the Confirmation of Benefits.

### EXPOSURE AND DISAPPEARANCE

If, while insured under this Coverage, an Insured are unavoidably exposed to the elements because of a covered accident and suffers a loss for which benefits are payable under this Coverage, such loss will be covered.

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

### ACCIDENT MEDICAL EXPENSE

This Coverage is provided only if shown as covered on the Confirmation of Benefits

For purposes of this benefit:

“Covered Expense” means expense incurred for services and supplies: (a) listed below; and (b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which are limited to:

1. The services of a Legally Qualified Physician;
2. Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of the Insured's Covered Trip, if recommended as a substitute for a hospital room for recovery of an Injury);



3. Transportation furnished by a professional ambulance company to and/or from a Hospital; and prescribed drugs, prosthetics and therapeutic services and supplies.

Benefits will be paid for the Covered Expense incurred, up to the Maximum Benefit Amount, if an Insured incurs a Covered Expense as a result of an accidental Injury that occurs during the Covered Trip. Only Covered Expenses incurred during the Covered Trip will be reimbursed. Expenses incurred after the Covered Trip are not covered.

Benefits will include expenses for emergency dental treatment due to for Injury to sound natural teeth not to exceed \$1000.

Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed to secure an Insured's admission to a Hospital, because of a covered accidental Injury. The authorized travel assistance company will coordinate advance payment to the Hospital.

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

The maximum Benefit Amount is shown in the Confirmation of Benefits.

### **SICKNESS MEDICAL EXPENSE**

This Coverage is made a part of the policy. It is subject to all the provisions of this Coverage.

For purposes of this benefit:

"Covered Expense" means expense incurred for services and supplies: (a) listed below; and (b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which are limited to:

1. The services of a Legally Qualified Physician;
2. Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of the Insured's Covered Trip, if recommended as a substitute for a hospital room for recovery of a Sickness);
3. Transportation furnished by a professional ambulance company to and/or from a Hospital; and
4. Prescribed drugs, prosthetics and therapeutic services and supplies.

Benefits will be paid for the Covered Expense incurred, up to the Maximum Benefit Amount, if The Insured incur a Covered Expense as a result of Sickness that first manifests itself during the Covered Trip. Only Covered Expenses incurred during the Covered Trip will be reimbursed. Expenses incurred after the Covered Trip are not covered.

Benefits will include expenses for emergency dental treatment not to exceed \$1000.00.

Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed to secure an Insured's admission to a Hospital, up to the Maximum Benefit Amount, because of a covered Sickness. The authorized travel assistance company will coordinate advance payment to the Hospital.

These benefits will not duplicate any benefits payable under the policy or any coverages provided herein.



The maximum Benefit Amount is shown in the Declarations Page.

### **TRIP CANCELLATION**

This Coverage is provided only if shown as covered on the Confirmation of Benefits.

Benefits will be paid up to the Maximum Benefit Amount purchased to cover an Insured for the Published Penalties and unused nonrefundable prepaid expenses for Travel Arrangements when an Insured is prevented from taking his or her Covered Trip due to:

1. death of an Insured, Traveling Companion or Business Partner, or Family Member of an Insured or Traveling Companion;
2. a covered Sickness or Injury involving an Insured, Traveling Companion or Business Partner, or Family Member of an Insured or Traveling Companion which necessitates Medical Treatment at the time of cancellation and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents an Insured's participation in the Covered Trip;
3. an Insured or Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after the Effective Date) served with a court order to appear as a witness in a legal action in which an Insured or Traveling Companion is not a party (except law enforcement officers);
4. an Insured's or Traveling Companion's principal place of residence being rendered uninhabitable by unforeseen circumstances; burglary of residence within 10 days of departure; or felonious assault within 10 days of departure;
5. an Insured or Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while enroute to an Insured's scheduled point of departure;
6. Bankruptcy or Default of an airline, cruise line, tour operator or travel supplier (other than the tour operator or travel agency from whom the Insured purchased their travel arrangements) which stops service more than 10 days following the Insured's Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination. This benefit only applies if the policy has been purchased within 20 days of the Insured's initial payment for the Covered Trip and for the full cost of the Covered Trip.
7. Unannounced strike that causes complete cessation of services of the Insured's Common Carrier for at least 6 consecutive hours;
8. Weather that causes complete cessation of services of the Insured's Common Carrier for at least 6 consecutive hours;
9. Natural disaster at the site of the Insured's destination, which renders their destination accommodations uninhabitable;
10. An Insured or Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;
11. Employer termination or layoff affecting the Insured or a person(s) sharing the same room with The Insured during the Insured's Covered Trip. Employment must have been with the same employer for at least 1 continuous year;



12. A Terrorist Incident that occurs in a city listed on the itinerary of the Insured's Covered Trip and within 30 days prior to the Insured's Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the Insured's cancellation of the Covered Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
13. Revocation of the Insured's previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
14. The Insured's family or friends living abroad with whom the Insured was planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them.

Provided such circumstances occurred after the Insured's Effective Date.

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

The maximum payable under this benefit is the lesser of a) total cost of the Insured's Covered Trip; or b) the total amount of coverage the Insured purchased.

### **Single Supplement**

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid Travel Arrangements if a Traveling Companion has his or her Covered Trip delayed, canceled or interrupted for a covered reason and an Insured does not cancel. These benefits will not duplicate any benefits payable under the policy or any coverage(s) attached to the policy. The Maximum Benefit Amount is shown in the Confirmation of Benefits.

These benefits will not duplicate any benefits payable under the policy or any coverages provided herein.

The Maximum Benefit Amount is shown in the Confirmation of Benefits.

### **TRIP INTERRUPTION**

This benefit is provided only if shown as covered on the Confirmation of Benefits

Benefits will be paid, up to the Maximum Benefit Amount, for the non-refundable, unused portion of the prepaid expenses for Travel Arrangements and/or the Additional Transportation Cost paid to return home or rejoin the Covered Trip, when the Insured is prevented from completing his or her Covered Trip due to:

1. Death of an Insured, Traveling Companion, or Business Partner, or Family Member of an Insured or Traveling Companion.
2. A covered Sickness or Injury involving an Insured, Traveling Companion or Business Partner, or Family Member of an Insured or Traveling Companion which necessitates Medical Treatment at the time of interruption and results in medically imposed restrictions, as certified by a Legally Qualified Physician, which prevents an Insured's continued participation in the Covered Trip;
3. An Insured or Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after the Effective Date) served with a court order to appear as a



witness in a legal action in which an Insured or Traveling Companion is not a party (except law enforcement officers);

4. An Insured's or Traveling Companion's principal place of residence being rendered uninhabitable by unforeseen circumstances, fire, flood, or burglary of primary residence during the Insured's Covered Trip;
5. An Insured or Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while enroute to an Insured's scheduled point of departure;
6. Bankruptcy or Default of an airline, cruise line, tour operator or travel supplier (other than the tour operator or travel agency from whom the Insured purchased travel arrangements) which stops service more than 10 days following the Insured's Effective Date and after the Insured's Covered Trip departure. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow the Insured to transfer to another airline in order to get to the Insured's intended destination. This benefit only applies if the policy has been purchased within 20 days of the Insured's initial payment for the Covered Trip and for the full cost of the Covered Trip.
7. Unannounced strike that causes complete cessation of services of the Insured's Common Carrier for at least 6 consecutive hours;
8. Weather that causes complete cessation of services of the Insured's Common Carrier for at least 6 consecutive hours;
9. Natural disaster at the site of the Insured's destination, which renders their destination accommodations uninhabitable;
10. An Insured or Traveling Companion is in the Military and called to emergency duty for national disasters other than war;
11. Employer termination or layoff affecting the insured or a person(s) sharing the same room with the Insured during the Insured's Covered Trip. Employment must have been with the same employer for at least 1 continuous year;
12. A Terrorist Incident that occurs in a city listed on the itinerary of the Insured's Covered Trip and within 30 days prior to the Insured's Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the Insured's cancellation of the Covered Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
13. Insured's family or friends living abroad with whom the Insured was planning to stay, are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
14. Revocation of the Insured's previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

Provided such circumstances occurred after the Insured's Effective Date and during the Insured's Covered Trip.

If a Traveling Companion must remain hospitalized, benefits will also be paid for reasonable accommodation and transportation expenses incurred by an Insured to remain with the traveling companion up to \$200 per day and limited to 5 days.



The combined maximum payable under this benefit is the lesser of: a) total cost of the Insured's Covered Trip; or b) the total amount of coverage the Insured purchased.

The maximum payable under this benefit is the lesser of: a) total cost of the Insured's Covered Trip; or b) the total amount of coverage the Insured purchased

These benefits will not duplicate any benefits payable under the policy or any coverages provided herein.

The Maximum Benefit Amount is shown in the Confirmation of Benefits.

### **BAGGAGE AND PERSONAL EFFECTS**

This Benefit is provided only if shown as covered in the Confirmation of Benefits.

For purposes of this Benefit:

"Baggage and Personal Effects" means goods being used by an Insured during a Covered Trip. The term Baggage and Personal Effects does not include:

- a) animals;
- b) automobiles and automobile equipment;
- c) boats or other vehicles or conveyances;
- d) trailers;
- e) motors;
- f) aircraft;
- g) bicycles, except when checked as baggage with a Common Carrier;
- h) household effects and furnishings;
- i) antiques and collectors items;
- j) sunglasses, contact lenses, artificial teeth, dental bridges or hearing aids;
- k) prosthetic limbs;
- l) prescribed medications;
- m) keys, money, credit cards (except as coverage is otherwise specifically provided herein),
- n) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- o) professional or occupational equipment or property, whether or not electronic business equipment; or
- p) telephones, computer hardware or software;

For Baggage and Personal Effects: Coverage will be provided to an Insured: (a) against all risks of permanent loss, theft or damage to baggage and personal effects; (b) subject to all Exclusions and Limitations in the policy; (c) up to the Maximum Benefit Amount; and (d) occurring while this coverage is in force.



The lesser of the following amounts will be paid:

- a) the actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage;
- b) the cost to repair or replace the article with material of a like kind and quality; or
- c) \$250 per article.

### **BAGGAGE DELAY**

For Baggage Delay: If, while on a Covered Trip, an Insured's checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from his or her time of arrival at a destination other than at his or her place of permanent residence, benefits will be paid, up to the Maximum Benefit Amount, for the actual expenditure for necessary personal effects. An Insured must be a ticketed passenger on a Common Carrier. The Common Carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Travel Supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

The Maximum Benefit Amount is shown in the Confirmation of Benefits.

### **TRAVEL DELAY**

This Coverage Benefit is provided only if shown as covered on the Declarations Page.

If an Insured is delayed for 6 hours or more hours while enroute to or from a Covered Trip, due to:

- a. any delay of a Common Carrier. The delay must be certified by the Common Carrier;
- b. a traffic accident in which an Insured or Traveling Companion are not directly involved (must be substantiated by a police report);
- c. lost or stolen passports, travel documents or money (must be substantiated by a police report); or
- d. quarantine, hijacking, strike, natural disaster, or riot;
- e. documented weather condition preventing the Insured from getting to the point of departure;

Benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for:

- a. the Additional Transportation Cost from the point where an Insured was delayed to a destination where he or she can join the Covered Trip;
- b. the Additional Transportation Cost to return an Insured to his or her originally scheduled return destination;
- c. reasonable accommodation and meal expenses up to \$250 per day necessarily incurred by an Insured for which he or she has proof of purchase and which were not paid for or provided by any other source; and

If the Insured is delayed by a Common Carrier while enroute to their return destination after the Covered Trip is completed and has placed their cat or dog in a kennel for the duration of the Covered Trip and the



Insured is unable to collect them on the day previously agreed with the kennel, benefits will be paid at \$100 per day, on a one-time basis, up to \$500 to cover the necessary additional kennel fees.

The Insured must provide the following documentation when presenting a claim for these benefits:

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

Benefits will not be paid for any expenses that have been reimbursed or for any services that have been provided by the Common Carrier.

These benefits will not duplicate any benefits payable under the policy or any coverages provided herein.

The Maximum Benefit Amount is shown in the Confirmation of Benefits.

### **MISSED CONNECTION**

This Benefit is provided only if shown as covered on the Confirmation of Benefits.

If an Insured misses their cruise or tour departure because their airline flight is delayed for 6 or more hours, due to:

- a. any delay of a Common Carrier. The delay must be certified by the Common Carrier;
- b. documented weather condition preventing the Insured from getting to the point of departure;
- c. quarantine, hijacking, Strike, natural disaster, terrorism or riot;

Benefits will be paid, on a one-time basis, up to the Maximum Benefit Amount, for

- a. the Additional Transportation Cost to join the Covered Trip;
- b. reasonable accommodation and meal expenses up to \$125 per day necessarily incurred by an Insured for which he or she has proof of purchase and which were not paid for or provided by any other source;

### **SECTION II. DEFINITIONS**

**“Additional Transportation Cost”** means the actual cost incurred for one-way Economy Transportation by Common Carrier reduced by the value of an unused travel ticket.

**“Bankruptcy”** means the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 L.S.C. Subsection 101 et seq.

**“Business Partner”** means an individual who (a) is involved in a legal general partnership with the Insured and or (b) is actively involved in the day to day management of an Insured’s business.

**“Common Carrier”** means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.



**“Confirmation of Benefits”** means the coverage confirmation provided to an Insured following enrollment and payment of the applicable premium.

**“Covered Trip”** means scheduled trips, tours or cruises for which (a) coverage is requested: and (b) the required premium is submitted prior to the Scheduled Departure Date.

**“Default”** means a material failure or inability to provide contracted services.

**“Economy Transportation”** means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that the Insured purchased for the Covered Trip.

**“Family Member”** means any of the following who resides in the United States, Canada, or Mexico: an Insured’s or an Insured’s Traveling Companion’s: legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew.

**“Hospital”** means (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located: (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility: (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics: or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

**“Inclement Weather”** means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

**“Injury” or “Injuries”** means accidental bodily injuries: (a) received while insured under the Policy and any attached coverages: (b) resulting in loss independently of sickness and all other causes: and (c) not excluded from coverage.

**“Insured”** means the individual named on the enrollment form who has purchased a Covered Trip and who has paid the required premium.

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

**“Legally Qualified Physician”** means a physician or a Christian Science Practitioner (a) other than An Insured, a Traveling Companion or a Family Member: (b) practicing within the scope of his or her license: and (c) recognized as a physician in the place where the services are rendered.

**“Maximum Benefit Amount”** means the maximum amount payable for coverage provided to an Insured as shown in the Confirmation of Benefits.

**“Medical Treatment”** means treatment advice or consultation by a Legally Qualified Physician.

**“Medically Necessary”** means a service or supply which: (a) is recommended by the attending Legally Qualified Physician: (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice: (c) could not have been omitted without adversely affecting the Insured’s condition or quality of medical care: (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience: and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

**“Pre-existing Condition”** means any injury, sickness or condition (including any condition from which death ensues) of the Insured, or Traveling Companion, or the Insured’s and/or Traveling Companion’s Family



Member or the Insured's Business Partner for which within the 60 day period prior to the effective date of the Insured's Trip Cancellation coverage under the Policy which (a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

**"Published Penalties"** means any published cancellation penalties issued by the Insured's travel agency or travel supplier that apply to all clients of the travel agency or travel supplier and can be documented at time of trip sale.

**"Schedule of Coverages/Schedule"** means the coverage confirmation provided to an Insured following enrollment and payment of the applicable premium.

**"Scheduled Departure Date"** means the date on which an Insured is originally scheduled to leave on the Covered Trip.

**"Scheduled Return Date"** means the date on which an Insured is originally scheduled to return to the point of origin or the original final destination

**"Sickness"** means an illness or disease that is diagnosed or treated by a Legally Qualified Physician after the effective date of insurance and while the Insured is covered under the Policy.

**"Strike"** means any stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased, and (b) which interferes with the normal departure and arrival of a Common Carrier.

**"Terrorist Incident"** means an incident deemed a terrorist act by the United States Government that causes property damage and loss of life."

**"Third Party"** means a person or entity other than the Insured or the Company. "Transportation Expense" means: (a) the cost of conveyance of the Insured and any medical personnel (if Medically Necessary); and (b) Medically Necessary services or supplies. "Travel Arrangements" means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the covered trip.

**"Transportation Expense"** means: (a) the cost of conveyance of an Insured and any medical personnel (if Medically Necessary); and (b) Medically Necessary services or supplies.

**"Travel Arrangements"** means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the covered trip.

**"Traveling Companion"** means a person or persons with whom the Insured has coordinated Travel Arrangements and intends to travel with during the Covered Trip. Note, a group or tour leader is not considered a Traveling Companion unless the Insured is sharing room accommodations with the group or tour leader."

**"Travel Supplier"** means any entity or organization that coordinates or supplies travel services for an Insured.

**"Usual and Customary Charges"** means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.



### SECTION III. INSURING PROVISIONS

#### Insured's Term of Coverage:

**For Trip Cancellation:** Coverage begins on the Effective Date and time specified in the Confirmation of Benefits. Coverage ends at the point and time of departure on an Insured's Scheduled Departure Date.

**For Travel Delay:** Coverage is in force while en route to and from the Covered Trip.

**For all other coverages:** Coverage begins at the point and time of departure on the Scheduled Departure Date. Coverage ends at the point and time of return on an Insured's Scheduled Return Date.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor an Insured has control an Insured's term of coverage shall be automatically adjusted accordance with the Travel Supplier's notice to the Company of the delay or change.

### SECTION IV. GENERAL LIMITATIONS AND EXCLUSIONS

Benefits are not payable for Sickness, Injuries or losses of an Insured, his or her Traveling Companion, Insured's or Traveling Companion's Family Member, or Insured's Business Partner.

1. resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only);
2. resulting from an act of declared or undeclared war;
3. while participating in maneuvers or training exercises of an armed service;
4. while riding, driving or participating in races, or speed or endurance contests;
5. while participating as a member of a team in an organized sporting competition;
6. while piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. received as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
8. to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
9. due to normal childbirth, normal pregnancy through the first 6 months of pregnancy or voluntarily induced abortion;
10. for dental treatment (except as coverage is otherwise specifically provided herein);
11. which exceed the Maximum Benefit Amount for each attached coverage as shown in the Confirmation of Benefits: or;
12. due to a Pre-existing Condition, as defined in the Policy. The Pre-existing Condition Limitation does not apply to: to coverage purchased within 20 days from the time the initial Covered Trip deposit is paid and if the Insured is medically able to travel when payment is made for the insurance.
13. due to a mental or nervous disorder, unless hospitalized.



14. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72-hour period, the Company will not pay for additional charges which would not have been incurred had an Insured notified the Travel Supplier in the specified period. If the event prevents an Insured from reporting the cancellation, the 72-hour notice requirement does not apply; however, an Insured must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

#### **Additional Limitations and Exclusions Specific to Baggage and Personal Effects**

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

- a. breakage of brittle or fragile articles;
- b. wear and tear or gradual deterioration;
- c. confiscation or appropriation by order of any government or custom's rule;
- d. theft or pilferage while left in any unlocked vehicle;
- e. property illegally acquired, kept, stored or transported;
- f. an Insured's negligent acts or omissions; or
- g. property shipped as freight or shipped prior to the Scheduled Departure Date.

#### **SECTION V. GENERAL PROVISIONS**

**Notice of Claim:** Notice of claim must be reported within 20 days after a loss occurs or as soon as is reasonably possible. An Insured or someone on an Insured's behalf may give the notice. The notice should be given to the Company or designated representative and should include sufficient information to identify the Insured.

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

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

**Time of Payment of Claims:** The Company or its designated representative will pay the claim after receipt of acceptable proof of loss.

#### **Payment of Claims:**

Benefits for loss of life are payable to the Principal Insured, who is the beneficiary for all other Insureds. If: (a) the Principal Insured predeceases the Insured; and (b) a beneficiary is not otherwise designated by the Principal Insured benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:



- a. the Principal Insured's spouse;
- b. the Principal Insured's child or children jointly;
- c. An Insured's parents jointly if both are living or the surviving parent if only one survives;
- d. An Insured's brothers and sisters jointly; or
- e. the Principal Insured's estate.

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

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

**Legal Actions:** No legal action for a claim can be brought against us until 60 days after we receive proof of loss. No legal action for a claim can be brought against us more than 3 years after the time required for giving proof of loss. This 3-year time period is extended from the date proof of loss is filed and the date the claim is denied in whole or in part.

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

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

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

#### **Additional Claims Provisions Specific to Baggage**

**Insured's Duties After Loss of or Damage to Property or Delay of Baggage:** In case of loss, theft, damage or delay of baggage or personal effects, and Insured must:

- a. take all reasonable steps to protect, save or recover the property
- b. promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of the Insured's property at the time of loss:
- c. produce records needed to verify the claim and its amount, and permit copies to be made:
- d. provide to the Company, within 90 days from the date of loss, a detailed proof of loss signed and sworn to: and
- e. be examined, if requested.



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

SAMPLE  
For Inquiry Purposes Only



## ADDITIONAL BENEFITS

The following additional benefits will be administered with the Insured's coverage. These benefits do not change provisions in the Insured's Policy/Certificate:

### TRIP CANCELLATION AND INTERRUPTION

#### "Other Covered Reasons"

15. An Insured's or Insured's Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and the Insured and/or the Insured's Traveling Companion are required to work as a result;
16. a documented theft of passports or visas;
17. a permanent transfer of employment of 250 miles or more;
18. mechanical breakdown that causes complete cessation of services for at least 6 consecutive hours of the Common Carrier on which the Insured is scheduled to travel;
19. a government-mandated shutdown of an airport or air traffic control system due to a Natural Disaster;
20. An Insured or Insured's Traveling Companion or a Family Member traveling with an Insured is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required.
21. Up to 7 mandatory evacuation ordered by local government authorities at an Insured's Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
22. Y An Insured or Insured's Traveling Companion or a Family Member traveling with an Insured is directly involved in the merger of the Insured's employer or the acquisition of the Insured's employer by another company;
23. a cancellation of an Insured's Trip within 24 hours of the Insured's Scheduled Departure Date and time if the Insured's Trip destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of the Covered Trip occurs more than 14 days following the Insured's Effective Date of coverage for the Trip Cancellation Benefits;
24. a cancellation of an Insured's Trip if the Insured's arrival on the Trip is delayed and causes the Insured to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Missed Connection Benefit. These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

### CHANGE FEE

Benefit	Maximum Benefit Amount/Principal Sum
Change Fee	\$300

The Company will pay a maximum of \$300 for the fees associated with a change to the Insured's air itinerary.



## REIMBURSEMENT OF MILES OR REWARD POINTS

Benefit	Maximum Benefit Amount/Principal Sum
Reimbursement of Miles or Reward Points	\$75

If the Insured has Trip Cancellation Benefits under this Policy and the Trip is cancelled for a Covered Reason, benefits will be paid up to the Maximum Benefit Amount of \$75 as shown in the Schedule of Benefits for any penalty cost of putting the miles or reward points back in the account they were removed from. This will not duplicate any benefits paid under the Trip Cancellation Benefit and is subject to the same General Exclusions and Limitations.

## TRAVEL DELAY

Benefit	Maximum Benefit Amount/Principal Sum
Airline Club Admission	\$100
Internet Usage Fees	\$50
Overnight Stay Movie Rental	\$15

When an Insured is delayed enroute to or from the Covered Trip, We will also reimburse the Insured:

1. Up to \$100 for airline club admission incurred at a sponsored airline club at the airport during which time the Insured is experiencing a flight delay of 6 hours or more. Receipts for the expenses incurred must be submitted for reimbursement;
2. Up to \$50 for expenses incurred directly related to internet usage fees incurred while the Insured is experiencing a Common Carrier delay. Receipts for the expenses incurred must be submitted for reimbursement;
3. Up to \$15 for one movie, in the event the covered delay results in an unscheduled overnight stay (other than in the Insured's home residence) if the Insured is delayed enroute to or from the Covered Trip. This does not include movie rentals that are rated "X" or above by the Classification and rating Administration (CARA). These benefits will not duplicate any other benefits payable under the Certificate or any coverage(s) attached to the Policy. For complete benefit information including other eligible services, refer to the Policy.

## RENTAL CAR DAMAGE

Benefit	Maximum Benefit Amount/Principal Sum
Rental Car Damage	\$40,000

The Insured is eligible for benefits up to the Maximum Benefit Amount shown in the Schedule of Benefits, if the Insured rents a car while on the Covered Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not in the Insured's control while in the Insured's possession, or the car is stolen while in the Insured's possession and is not recovered.

### We will pay the lesser of:

1. the cost of repairs and rental charges imposed by the rental company while the car is being repaired;
2. the Actual Cash Value of the car; or
3. the amount shown in the Schedule of Benefits.



Coverage is provided to the Insured provided the Insured is a licensed driver and is listed on the rental agreement.

**Coverage is not provided for loss due to:**

1. any obligation of the Insured, a Traveling Companion or Family Member traveling with the Insured assumed under any agreement (except insurance collision deductible);
2. rentals of trucks, campers, trailers, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;
3. any loss which occurs if the Insured or anyone traveling with the Insured are in violation of the rental agreement;
4. failure to report the loss to the proper local authorities and the rental car company;
5. damage to any other vehicle, structure or person as a result of a covered loss;
6. any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes, or transporting contraband;
7. any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear otherwise; or contamination by a radioactive material. and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the vehicle; any dishonest act or conversion; any consequence of war (declared or undeclared)

**“Exotic Vehicles”** means Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Clénet, Corvette, Cosworth, DeLorean, Excalibur, Ferrari, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Mercedes Benz, MG, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls Royce, Rover, Stutz, Sterling, Triumph, and TVR, or any antique or any other car with a Manufacturers Suggested Retail Price (MSRP) over \$40,000.

**ADDITIONAL CLAIMS PROVISIONS SPECIFIC TO RENTAL CAR DAMAGE**

The following outlines the Insured’s duties in the event of any damage to the vehicle. The Insured must:

1. Take all necessary and reasonable steps to protect the vehicle and prevent further damage to it;
2. Report the loss to the appropriate local authorities and the rental company as soon as possible;
3. Obtain all information on any other party involved in the Accident, such as name, address, insurance information and driver’s license number;
4. Provide Us all documentation such as rental agreement, police report and damage estimate.

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

**SPORTS EQUIPMENT RENTAL**

If, while on a Covered Trip, an Insured’s checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid up to \$500 per day to a benefit maximum of \$2000 for the reasonable cost of renting sports equipment during the Covered Trip.



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

## SEARCH AND RESCUE

Search and rescue applies to the following persons only: the Insured, a Family Member traveling with the Insured and/or the Insured's Traveling Companion, referred to below as Person.

If the Person(s), should become lost, disoriented, or be reported missing while on a Trip during recreational activity that is appropriate for that Person's abilities and expertise, We will pay on the Person's behalf up to \$10,000, not to exceed four days, costs for one (1) organized Search and rescue by appropriate authorities.

Search and rescue means those reasonable costs incurred, but not necessarily limited to: fuel, operating costs, repair and rental of motor vehicles, aircraft or helicopters, hovercraft, snowmobiles, horses, dogs, generators, and any other equipment necessary or deemed appropriate for activities to find, recover, or rescue individuals while performed by individuals who have been appointed or requested by a governmental authority within 100 miles of the person's last known location before the loss occurrence. This benefit can only be activated when someone makes a formal report of the Person's need for Search and rescue to an agency or authority who can activate a Search and rescue, and the Person provides the agency or authority with enough specific and credible details of how, when, where the Person might be located so that an official and organized Search and rescue can be activated.

**Specific Waiver of Liability for Search and rescue:** If the Person requests this benefit, the Person understands that We and any affiliated party offering this Policy, do not accept any liability from the rescue situation, and the Person and all minors, dependents, relatives, and interested or disinterested parties agree to forever waive, any and all liability to Us or any rescue team, company, entity, and/or volunteer, for injuries, stress, death, disablement, sickness, or any claims, reason, or cause whatsoever from any Search and rescue used to attempt to reach the Person, assist the Person, or respond in any way to the Person's Search and rescue, regardless of whether the Search and rescue was ever initiated, cancelled, delayed, misdirected, or unable to locate, rescue, or stabilize the Person. If any part of this is held invalid, it does not invalidate the other parts or any other parties' waivers.

**Claims Procedures:** The Person must obtain itemized receipts of services and costs from the authorities who seek payment, as well as documentation from the resort at the Trip destination.

Benefits are not payable under Search and rescue for any loss resulting from:

1. Heli-skiing;
2. Extreme skiing;
3. Payment in any way for fines, damages, penalties, or litigation that may be imposed against the Insured, as a result of the Insured's activities or actions;
4. Deliberately choosing to be absent





## PRIVACY NOTICE

United States Fire Insurance Company, The North River Insurance Company and affiliates within Crum & Forster (collectively, "The Company") values your business and your trust. In order to administer insurance policies and provide you with effective customer service, we must collect certain information including nonpublic personal information about our customers and claimants. Nonpublic personal information means information that allows someone to identify or contact you ("Information"). We are committed to protecting such Information and we will comply with all applicable federal and state laws and regulations. This notice describes how we collect, use and share your Information, your rights with respect to insurance products issued by The Company and our legal duties and privacy practices. State laws require that we provide this notice. Please review this Notice and keep a copy of it with your records.

### **Your privacy is our concern**

When you apply to The Company for insurance or make a claim against a policy written by The Company, you disclose information about yourself to us. The Company limits the collection, use, and disclosure of such information to only what is needed to properly produce, underwrite and service its insurance products and/or fulfill legal or regulatory requirements. The Company maintains administrative, technical and physical safeguards that comply with state and federal regulations to protect your Information. We also limit employee access to Information to those with a business reason for knowing such Information and we take measures to enforce employee privacy responsibilities.

### **What kind of information do we collect about you and from whom?**

We obtain most of our Information from you. The application or claim form you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information. We may use information about you from other transactions with us, our affiliates, or others. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. We may obtain the additional information we need from third parties, such as other insurance companies or agents, government agencies, medical providers, insurance support organizations, the state motor vehicle department, information clearinghouses, credit reporting agencies, courts, or public records. A report from a consumer reporting agency may contain information as to creditworthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics, or mode of living.

### **What do we do with the information collected about you?**

The Company collects nonpublic information to conduct its business of producing, underwriting, servicing and administering its insurance products. If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will inform you, as required by state law or the federal Fair Credit Reporting Act. We will also give you the name and address of the consumer reporting agency making the report. We may retain information about our former customers and may disclose that information to affiliates and non-affiliates only as described in this notice.

### **To whom do we disclose information about you?**

Access to non-public personal information is limited to those employees, and authorized representatives, attorneys and service providers who specifically need such information to conduct their business responsibilities. In addition, we may disclose all the information that we collect about you to affiliated companies and nonaffiliated third parties (as permitted by law), such as:

- Insurance companies;
- Insurance agencies;
- Loss adjusters;
- Medical providers;
- Third party non-insurance service providers;
- Third party administrators;
- Medical bill review companies;
- Reinsurance companies; and
- Similar service providers.

Crum & Forster requires its service providers to abide by privacy laws in handling non-public personal information obtained through its business relationship with Crum & Forster. Additionally, Crum & Forster may disclose non-public personal information to third parties as allowed or required by law. For example, Crum & Forster may release your Information to



comply with reporting requirements, to comply with a subpoena, warrant, legal process or other order or inquiry of a court, governmental agency or state or federal regulator, or to fulfill C&F's obligations to its insurers and reinsurers. We may also share your personal information in order to establish or exercise our rights, to defend against a legal claim, to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies.

If you conclude your relationship with the Company, the Company will continue to safeguard your privacy in accordance with the standards described in this notice. The Company maintains physical, electronic and procedural safeguards to protect non-public personal information.

## About Our Websites

We may collect information via technology about how you use our website, including the elements you have interacted with, metadata, and other details about these elements, clicks, change states, and other user actions. This information is used primarily to provide, maintain, protect, and improve our current products and to develop new ones.

We may use cookies on certain pages of our site. Cookies are stored on your computer, not on our site. Most cookies are "session cookies" which means that they are automatically deleted at the end of each session. A cookie itself does not have the ability to automatically collect personal information about you. A cookie can store certain information that identifies your computer to us so that you do not need to re-enter that information as frequently when you use our site. The cookie does not contain your password.

We reserve the right to change our policy regarding cookies and the collection of information from visitors at any time without advance notice. Should any new policy be put into effect, we will post it on this website, and the new policy will apply only to information collected thereafter. You may opt out of receiving cookies or delete any prior cookies by changing your specific internet browser settings. The privacy of communication over the internet cannot be guaranteed. If you are concerned about the security of your communication, we encourage you to send your correspondence through the postal service or use the telephone to speak directly to us. We do not represent or warrant that the site, in whole or in part, is appropriate or available for use in any particular jurisdiction. Those who choose to access the site, do so on their own initiative and at their own risk, and are responsible for complying with all local laws, rules and regulations. We do not assume any responsibility for any loss or damage you may experience or incur by the sending of personal information over the internet by or to us. This Usage Agreement shall be governed by the laws of the United States and of the State of New Jersey, without giving effect to its conflict of laws provisions.

***Please know that The Company has not and will not sell any consumers' personal information. We do not sell your nonpublic personal information to any third parties nor do we use it for marketing purposes.***

## How to contact us

If you have any questions about this Privacy Notice or about how we use the information we collect, please contact us at:

Crum & Forster Legal Department  
305 Madison Avenue  
Morristown, NJ 07960  
[privacyinformation@cfins.com](mailto:privacyinformation@cfins.com)

## Changes to this Privacy Notice

We may revise this notice at any time. If we make material changes, we will notify you as required by law.

## For California Residents Only:

If you are a California resident, you may be entitled to additional rights over your Information. We do not, and will not, sell Information collected from you. The California Consumer Privacy Act (CCPA) provides California residents, upon a verifiable consumer request, certain rights that include:

**The right** to request that we disclose (1) The categories of personal information that we have collected about you; and (2) The categories of personal information that we have disclosed about you for a business purpose

**The right** to request that we delete the personal information it has collected from you, subject to certain legal exceptions, for example, when such personal information is necessary to fulfill or comply with our legal obligations.

**The right** to be protected from discrimination for exercising your CCPA rights. If you choose to exercise your privacy rights, we will not charge you different prices or provide different quality of services unless those differences are related to your information.

You may designate an authorized agent to act on your behalf and make a request of us under the CCPA.



To exercise your rights under the CCPA or to seek assistance, please do one of the following:

- If you would like to make a Request to Know, go to <http://www.cfins.com/request-to-know-california-residents/> or call 1.844.254.5754
- If you would like to make a Request to Delete, <http://www.cfins.com/request-to-delete-california-residents/> or call 1.844.254.5754
- Fill out and send back to us the Request to Know / Request to Delete form to:  
Crum & Forster Legal Department  
PO Box 1973  
305 Madison Avenue  
Morristown, NJ 07962  
[privacyinformation@cfins.com](mailto:privacyinformation@cfins.com)

We will attempt, where practical, to respond to your requests and to provide you with additional privacy-related information. We will confirm receipt of verifiable consumer requests within ten (10) days of receipt. You may only make a verifiable consumer request for personal information twice within a twelve (12) month period. We cannot respond to your request if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Any consumer with a disability may access this notice by contacting us at the address, email or toll free number listed above.

We may change this California Privacy Notice and our privacy practices over time. Our most current Privacy Policy and California Privacy Notice can be found on our website at <http://www.cfins.com/terms/>.


January 2020


SAMPLE  
For Inquiry Purposes Only



Signature plans offer more than insurance protection. The following list includes emergency travel assistance services available only through your Signature plan. Additional services may apply, please see your plan document for a complete list. **If you have a Global Rescue membership, you have access to additional emergency travel assistance services.** Please contact Global Rescue for more details.

**Note:** Travel Assistance Services are not insurance benefits. Insurance benefits are underwritten by the United States Fire Insurance Company. Crum & Forster is a registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company.






Insured Traveler: \_\_\_\_\_

Policy Number: \_\_\_\_\_

**For insurance benefit or claims, please call IMG:**

 **1.317.833.1777**

*Cut out and fold the card above and keep it in your wallet while you are on your trip!*





### Emergency Travel Assistance Services Available

- Emergency Travel Arrangements
- Lost Luggage Assistance
- Embassy or Consulate Referral
- 24-Hour Medical Monitoring
- Emergency Cash Transfer

WWW.IMGLOBAL.COM

**Emergency Travel Arrangements:** In the event you must return home or discontinue your trip as a result of an interruption in travel due to an illness of your spouse, child, parent, in-law or grandparent, we can help you make the appropriate travel arrangements.

**Lost Luggage Assistance:** we can assist you in communicating with the commercial carrier for the return of your lost luggage.

**Embassy or Consulate Referral:** we can inform you of the location and contact telephone numbers for the nearest embassy or consulate, no matter where you are.

**24-Hour Medical Monitoring:** If you are hospitalized, we can provide medical professionals to communicate with your treating doctor(s) and help you monitor your condition. IMG can also communicate with your family doctor, as you direct.

**Emergency Cash Transfer:** we can help you transfer funds, up to \$500 USD, in the event you have a medical or travel emergency.