

Marketed by:
HTH Worldwide Insurance Services
One Radnor Corporate Center
Suite 100
Radnor, PA 19087, USA

Section A
Trip Cancellation Administered by:
Sun Splash Tours, Inc.
236 W. 27th St., Suite 700
New York, NY 10001-5906
Claims: 800-426-7710

Section B
Travel Protection Administered by:
Travel Insured International, Inc.
P.O. Box 280568
East Hartford, CT 06128-0568

Claims:
800-243-2440 (Weekdays 7:45 AM - 5:30 PM EST)

Customer Service:
800-243-3174 – Questions about your
protection plan.

T-2251 (10/04)



Peace of mind

when planning

your vacation.

TRAVEL ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include:

Medical evacuation • Medically necessary repatriation •
Repatriation of remains • Medical or legal referral • Hospital
admission guarantee • Translation service • Lost baggage
retrieval • Inoculation information • Passport / visa
information • Emergency cash advance* • Prescription drug /
eyeglass replacement* • Bail bond*

* Payment reimbursement to the Assistance Company is Your
responsibility.

For travel assistance services only

CALL TOLL FREE: (within the United States and Canada)
1-888-268-2824 OR CALL COLLECT
1-603-898-8752 (from all other locations)

Travel assistance services are provided by an independent
organization and not by TIG Premier Insurance Company,
Ranger Insurance Company, TIG Insurance Company, or Travel
Insured International. There may be times when circumstances
beyond the Assistance Company's control hinder their endeavors
to provide travel assistance services. They will, however,
make all reasonable efforts to provide travel assistance services
and help you resolve your emergency situation.

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Form #-T-2251 (1/04)

PROTECT YOUR TRIP NOW!

ID CARD

Each year thousands of leisure travelers including, students and scholars protect themselves and their travel plans with Travel Protection.

WHAT IS TRAVEL PROTECTION?

A comprehensive protection plan, which provides you benefits in the event of sickness, personal injury, medical evacuation, or loss of baggage.

WHY BUY TRAVEL PROTECTION?

- Many times, American medical insurance is not accepted in other countries, and immediate cash payment for hospital care may be required.
- Some health plans don't cover illnesses or injuries incurred while you travel.
- Most health plans do not cover medical evacuation, which can easily exceed \$10,000.
- If you run into legal problems, Travel Protection will provide the assistance you'll need.

SATISFACTION GUARANTEED: You may cancel the Sun Splash Tours Protection Plan within 3 days of purchase provided You have not departed on Your Trip. You must notify Sun Splash Tours by fax or letter postmarked within three days of purchase. Cancellation is effective upon receipt of the request for such cancellation. Sun Splash Tours will then refund the plan cost for this protection.

In the case of an emergency while on your vacation, the ID card (attached below) provides you with the emergency numbers and information you will need.

Please detach the card and place it in your wallet. Please dial the numbers provided for immediate help in the event of a problem or emergency. When you call, please provide us with the following information:

- **Your name**
- **A telephone number where you can be reached**
- **A description of the problem or emergency**

If you have a serious emergency, we advise you to seek emergency help first, then call Travel Insured International, Inc. so that we can follow your condition and make arrangements for any applicable benefits.



HTH Worldwide Insurance Services

STUDENT TRAVEL SERVICES ID CARD

Present this card upon admission to a hospital or when visiting a physician or laboratory.

To find a doctor or healthcare information for your destination, please visit hthtravelinsurance.com. Click on *returning customer*, click on *register here*, enter 1420A in the certificate number field. Enter your name and email information.

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S E C T I O N A

PRE-TRAVEL PROTECTION PLAN

Thank you for choosing **Sun Splash Tours** for Spring Break. As a leading Spring Break Tour Operator it is our duty to provide our clients with a low-cost travel protection plan to secure both you and your investment against sudden medical emergencies that prevent traveling. Please review this document carefully, as it contains pertinent information regarding your coverage. The Travel Protection Plan only goes into effect when the premium is paid. Premium cannot be added once the entire balance has been paid in full. The comprehensive plan provides you with a refund for travel arrangements provided by Sun Splash Tours, Inc. (hereinafter "SST"), less deductible, plan premium and any fees on your account (including occupancy fees if cancellation takes effect less than 30 days prior to departure). In the event of a cancellation due to unforeseen life threatening illness, injury or death to you or your immediate family member a claim/notice of cancellation must be filed no later than 24 hours prior to the scheduled departure (claim/notice of cancellation must be received in writing, signed by insured via fax or express mail). The Travel Protection Plan will be null and void if a written letter of cancellation is not received prior to 24 hours from the scheduled departure. Any claim submitted to SST must be accompanied by written verification from a Licensed Medical Doctor (M.D.).

Definition

Immediate Family Member is defined as your child, spouse, spouse's child, brother, sister, mother, father, grandparents, grandchildren.

Injury means a bodily injury, caused by an accident occurring while the travel protection program is in force and your injury is the basis of a claim, and resulting directly and independently of all other causes of loss covered by this cancellation program. The injury must be verified by a licensed medical doctor (M.D.) and cannot fall under the pre-existing condition, general exclusions, general provisions or cancellation conditions/procedures guidelines.

Sickness means an illness, disease or injury, which requires treatment by licensed physician (M.D.) cannot fall under the pre-existing condition, general exclusions, general provisions or cancellation conditions/procedures guidelines.

Doctor means a licensed medical doctor (M.D). The treating doctor may not be a trip participant, family member or travel companion.

Cancellation Benefit

Pre-Travel Cancellation up to \$1000

SST cancellation protection program provides a full refund up to maximum of \$1000 less deductible of \$175, Travel Protection Premium, non-refundable deposit and less all

fees attached to the account (including hotel room occupancy charges if within 30 days to departure).

Cancellation Conditions/Procedures*

Cancellation: for all cancellations, written and signed notification of cancellation must be received in SST office via registered mail, fax transmission or overnight mail no later than 24 hours prior to insured's departure (travel protection participants are responsible to verify receipt of claim by SST).

All cancellations/claims received within 24 hours to departure will be null and void.

Cancellation due to illness or injury: cancellation notification received outside of 24 hours to departure must be recommended by a licensed medical doctor (M.D.). The cancellation notice must be followed by a written verification from a Licensed Medical Doctor (M.D.) and received in the SST office, no later than 10 days following the insured's departure date. If a doctor's note is not received within 10 days after departure this claim will be null and void. SST honors medical illness or injury claims from Licensed Medical Doctors (M.D.) only (the treating doctor may not be a trip participant, family member or travel companion). No chiropractic conditions will be accepted.

Cancellation due to death: cancellation notification received 24 hours prior to departure is required and must be followed up by a copy of the death certificate. If the death certificate is not received within 90 days this claim will be null and void.

Hotel Occupancy Surcharges: If the coverage participant cancels more than 30 days to departure the remaining passengers must pay the hotel occupancy surcharges. If the coverage participant cancels within 30 days to departure the coverage participant will be charged for the hotel occupancy charges and will be deducted by SST from pending refund.

No Refund will be administered for VERBAL

CANCELLATIONS.* Failure to adhere to these conditions/procedures will result in the invalidation of the cancellation protection program.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

SST will not pay for loss or expense incurred as the result of Injury or Sickness of an Insured or Immediate Family Member, which manifests itself during the 60 days immediately preceding and including the Insured's Coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment or diagnosis has been given.

General Exclusions

These Exclusions apply to all benefits. The Travel

Protection does not cover loss caused by: (a) intentionally self-inflicted harm, suicide, or attempted suicide while sane or insane (b) pregnancy or childbirth; (c) participation in professional athletic events, motor sport racing including training or practice for the same, including the act of weight lifting and lumbar (back) related illnesses / injuries as a result of; (d) mountain climbing; (e) active military duty, war or act of war, whether declared or not, civil disturbance or insurrection; (f) operating or learning to operate any aircraft (g) air travel on any air-supported device, other than a regularly scheduled airline or air charter company; (h) loss or damage caused by detention, confiscation, or destruction by customs; (i) any unlawful acts, committed by the Insured, Immediate family member or a Traveling Companion, whether insured or not; (j) civil disorder or riot; (k) mental, psychological, or nervous disorders including, but not limited to, anxiety, depression, neurosis, or psychosis; (n) if the Insured's tickets do not contain specific travel dates (open tickets), misread travel documents; or (o) alcohol, substance abuse or accident occurring while under the influence.

Payment of Claims: When Paid: Claims will be paid as soon as we receive complete proof of loss (client is responsible to verify receipt of such documents) and loss is approved as a refundable claim.

General Provisions

Concealment or Fraud: SST does not provide coverage if the trip participant has intentionally concealed or misrepresented any material fact or circumstance relating to this policy or claim.

Examination under oath: SST has the right to require participant take tests under oath to verify the validity of the claim.

Payment of Premium: Coverage is not effective until full trip payment and premium is paid to SST. Under no circumstance can this protection plans be added after the final payment is made.

Transfer of coverage: Coverage is non-transferable and non-refundable.

Persons Eligible for Coverage: Any SST Spring Break participant who enrolls for coverage and pays the premium before or along with the final payment. SST is not responsible for those who do not purchase or pay for this coverage by the due dates.

Effective date: The coverage is effective the date the premium has been paid to SST.

Termination date: All coverage ends the date SST has recorded as the trips scheduled ending date.

Please forward claims to:

**Sun Splash Tours, 236 w. 27th Street, #700, NY, NY 10001
Phone: 212-366-4922 ✆ Fax: 212-366-5642**

S E C T I O N B

TRAVEL PROTECTION PLAN

Post Departure Benefits
Administered by Travel Insured International

BENEFITS	LIMITS
Emergency Assistance	\$10,000
Medical, Hospital and Emergency Dental Expense	\$5,000
Baggage Delay	Up to \$ 100
Trip Interruption	Up to \$1,000
Travel Delay	Up to \$500
Loss of Baggage and Travel Documents	\$500

Evidence of Benefits

TRIP INTERRUPTION

If You are prevented from completing a Trip for any of the reasons listed that occur after Your Sun Splash Tours Protection Plan Effective Date and after the departure date of the Trip, You are eligible up to the benefit amount protected for:

- Any unused prepaid expenses for Travel Arrangements;
- Return air: One-way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket;

Single supplement upgrade - You are eligible for benefits when Your Traveling Companion cancels or interrupts a trip for a specified reason and You do not.

Sickness, Injury or death involving You or Your Traveling Companion or Your Business Partner or Family Member of either You or Your Traveling Companion which results in medically imposed restrictions as certified by a Legally Qualified Physician at the time of loss preventing Your continued participation in the Trip;

Unannounced Strike that causes complete cessation of services of Your Common Carrier for at least 48 consecutive hours;

Weather which causes complete cessation of services of Your Common Carrier for at least 48 consecutive hours;

Employer termination or layoff affecting You or a person(s) sharing the same room during Your Trip. Employment must have been with the same employer for at least 3 continuous years;

Primary Residence of You or Your Traveling Companion is rendered uninhabitable by unforeseen circumstances;

Burglary of You or Your Traveling Companion's primary residence within 10 days of departure of Your Trip;

Felonious Assault of You or Your Traveling Companion within 10 days of departure or during Your Trip;

Hijack, quarantine, jury duty, or court ordered appearance as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);

You or Your Traveling Companion are called to emergency military duty for a national disaster other than war;

Traffic accident, substantiated by a police report, directly involving either You or a Traveling Companion while en route to a scheduled departure point;

TRAVEL DELAY

You are eligible for benefits up to the benefit amount shown for: a) Additional Transportation Cost to join the Trip or return home, including up to \$150 per day, up to the maximum benefit limit, for reasonable accommodations and meals, if Your delay requires an unplanned overnight stay; or b) unused nonrefundable portion of the prepaid expenses as long as the expenses are supported by proof of purchase and are not reimbursable by any other source. Delay must be for 6 hours or more and certified due to one of the following reasons: 1) Delay of Common Carrier (which is certified by the Common Carrier); 2) A traffic accident in which You were not directly involved (substantiated by a police report); 3) Documented weather condition preventing You from getting to the point of departure; 4) Quarantine, hijacking, Strike, natural disaster, or riot; 5) Lost or stolen passports, travel documents or money (must be substantiated by a report to the police or the appropriate authority).

BAGGAGE & PERSONAL EFFECTS *

You are eligible for benefits up to the benefit amount shown for lost, stolen, or damaged baggage or personal items subject to a maximum reimbursement of

up to \$250 per article. A maximum of \$500 applies to the total amount payable for loss of any or all of the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment. In addition, the following reimbursements are included in this benefit: 1) Lost or stolen passport or visa (\$50 maximum); 2) Lost or stolen credit cards (cost associated with the unauthorized use - \$50 maximum subject to verification that You have complied with all conditions of the credit card company).

BAGGAGE DELAY

If Your checked baggage is delayed or misdirected while on Your Trip for more than 24 hours from Your time of arrival at Your destination other than Your residence by a Common Carrier, You are eligible for benefits up to the benefit amount shown for the expense of necessary purchases of personal items as long as the expense is substantiated by receipts for purchases. The Common Carrier must certify the delay.

MEDICAL EXPENSE *

You are eligible for benefits up to the benefit amount shown for: 1) Eligible Medical Expenses incurred as a result of an accidental Injury which occurs or Sickness which first manifests itself during the Trip. You must receive initial Medical Treatment for Injury or Sickness within 30 days after the date of the accident that caused the Injury or the onset of Sickness. All treatment must be received within 52 weeks following the date of the accident or after onset of Sickness; 2) Benefits will include expenses for emergency dental treatment not to exceed \$750; 3) Advance payment will be made to a Hospital, subject to the applicable benefit amount if needed to secure Your admission to a Hospital because of Sickness or Injury which first occurs during the course of the Trip. The authorized Assistance Company will coordinate advance payment to the Hospital. In all cases, benefits will not be paid in excess of the Usual and Customary Charges.

*Benefits provided under the Medical Expense and Baggage and Personal Effects sections of this Protection Plan are excess to any other coverage or indemnity.

MEDICAL EVACUATION / REPATRIATION

You are eligible for benefits up to the benefit amount shown for: 1) Medical Evacuation which is determined by a Legally Qualified Physician and the authorized Assistance Company's medical director when Injury or Sickness is acute or life threatening and adequate treatment is not available at a local Hospital. Transportation will be provided to the closest Hospital or medical facility capable of providing adequate treatment; 2) Medical Repatriation is provided when it is deemed Medically Necessary by a Legally Qualified Physician and the authorized Assistance Company for You to return to Your home or a Hospital near Your home for continued treatment. Transportation Expense incurred will be paid for You via one-way Economy Transportation; or commercial upgrade, based on Your condition as recommended by the local attending Legally Qualified Physician and the authorized Assistance Company: a) to return to Your permanent residence; or b) to be moved to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment; 3) Either: a) transportation will be provided for the return trip home via Economy Transportation for any dependent children under 18 who are accompanying You if You are confined to a Hospital for more than 7 consecutive days; or b) if You are traveling alone and are confined to a Hospital for more than 7 consecutive days, this benefit will provide one round-trip Economy Transportation for a person of Your choice to visit You in a Hospital.

These benefits provide the most appropriate and Economical Transportation by the most direct and economical route. This benefit for land or air transportation includes, but is not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized Assistance Company.

Benefits are calculated less the value of an unused return travel ticket. If benefits are payable under Your Protection Plan and You have other insurance that may provide benefits for this same loss, we reserve the right to recover from such other insurance.

Note: Pre-Existing Condition limitation is automatically waived for the Medical Evacuation / Repatriation Benefit.

TRAVEL ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical evacuation
- Medically necessary repatriation
- Repatriation of remains
- Medical or legal referral
- Hospital admission guarantee
- Translation service
- Lost baggage retrieval
- Inoculation information
- Passport / visa information
- Emergency cash advance*
- Prescription drug / eyeglass replacement*
- Bail bond*

* Payment reimbursement to the Assistance Company is Your responsibility.

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Travel assistance services are provided by an independent organization and not by TIG Premier Insurance Company, Ranger Insurance Company, TIG Insurance Company, or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

WHEN YOUR BENEFITS APPLY

"Effective Date" is the date which begins at 12:01 a.m. on the date You pay the full Plan Cost for Your Student Travel Services Protection Plan.

Assistance Services begin on the Effective Date.

Travel Delay Benefit is in force while You are en route to and from Your Trip.

All Other Benefits begin on 12:01 a.m. on Your Scheduled Departure Date or Your Student Travel Services Protection Plan Effective Date, whichever is later.

Benefits end when You cancel Your trip, when You return home, or when You complete the term of Your Trip.

WHEN BENEFITS ARE NOT PAYABLE UNDER THIS PLAN

Unless otherwise stated, benefits are not payable for Sickness, Injuries or losses of You or Your Traveling Companion; 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 or occurring while participating in maneuvers or training exercise of an armed service; 3) Occurring while or resulting from riding, driving or participating in races, or speed or endurance contests; 4) Occurring while or resulting from mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment); 5) Occurring while or resulting from participating as a member of a team in an organized sporting competition; 6) Occurring while or resulting from participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving; 7) Occurring while or resulting from piloting or learning to pilot or acting as a member of the crew of any aircraft; 8) Received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician; 9) To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10) Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion; 11) For dental treatment (except as otherwise specifically provided herein); 12) Due to a Pre-Existing Condition. Note: Pre-Existing condition limitation is automatically waived for Medical Evacuation/Repatriation benefits; 13) Due to a Mental or Nervous Condition unless hospitalized.

WHAT IS NOT PAYABLE UNDER BAGGAGE/PERSONAL EFFECT OR BAGGAGE DELAY BENEFIT

Benefits are not payable for loss of any of the following: a) animals; b) automobiles or automobile equipment, boats or other vehicles or conveyances, trailers, motors, aircraft, bicycles (except when checked as baggage with a Common Carrier); c) household effects and furnishings, antiques or collectors items; d) sun glasses (prescription or non-prescription) or contact lenses; e) artificial teeth or dental bridges; f) hearing aids; g) prosthetic limbs;

h) prescribed medications; i) keys; j) money, credit cards, tickets, documents (except as otherwise specified under the benefit description) or securities; k) stamps; l) professional or occupational equipment or property (whether or not electronic business equipment), telephones or computer hardware or software.

PLAN 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.

"Business Partner" means an individual who: a) is involved in a legal general partnership with You; and b) is actively involved in the day-to-day management of Your business.

"Common Carrier" means any public land, air or water conveyance operating under a valid license providing for the transportation of passengers for hire.

"Economy Transportation" means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Trip, reduced by the value of an unused return travel ticket.

"Eligible Medical Expenses" 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: the services of a Legally Qualified Physician; 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 Your Trip, if recommended as a substitute for a hospital room for recovery of Injury or Sickness); transportation furnished by a professional ambulance company to or from a Hospital; and prescribed drugs, prosthetics and therapeutic services and supplies.

"Family Member" means any of the following who resides in the United States, Canada or Mexico: You or Your 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 or country 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; and c) a place recognized as a general Hospital by the Joint Commission on the Accreditation of Hospitals. Hospital does not include an institution licensed or used principally: 1) for 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.

"Injury" or "Injuries" means accidental bodily injury received after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date and in loss independently of Sickness and all other causes and certified by a Legally Qualified Physician.

"Intoxicated" means a blood alcohol level which equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

"Legally Qualified Physician" means a physician or a Christian Science Practitioner: a) other than You, 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.

"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 accordance with accepted standards of community practice; c) could not have been omitted without adversely affecting Your 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 law requires payment of benefits for experimental service or supplies.

Mental or Nervous Condition means any condition or disease, regardless of its cause, listed in the most recent edition of the International Classification of Diseases as a Mental Disorder, including but not limited to, neurosis, psychoneurosis, psychopathy, psychosis, Bipolar Affective Disorder or Autism.

"Pre-Existing Condition" means any Injury, Sickness or condition (including any condition from which death ensues) of You, or Your Traveling Companion, You or Your Traveling Companion's Family Member or Your Business Partner which within the one hundred and eighty (180) day period prior to the Effective Date of Your Protection Plan: 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. (Note: In California, part "a" is not applicable).

"Scheduled Departure Date" means the date on which You are originally scheduled to leave on Your Trip.

"Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or the original final destination.

"Sickness" means an illness or disease, which is diagnosed or treated by a Legally Qualified Physician after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date.

"Strike" means any stoppage of work: a) as a result of a combined effect 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.

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

"Travel Arrangements" mean: a) transportation; b) accommodations; and c) other specified services arranged by the Travel Supplier for the Trip.

"Traveling Companion" means a person or persons with whom You; a) have coordinated Travel Arrangements; and b) intend to travel with during the Trip. Note: a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

"Travel Supplier" means Sun Splash Tours that coordinates or supplies travel services for You.

"Trip" means scheduled trips, tours or cruises for which: a) benefits are requested; and b) the required plan cost is submitted prior to the Scheduled Departure Date.

"Usual and Customary Charges" mean those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed, or services or supplies are provided.

You or Your means the individual named on the enrollment form who has purchased a Trip and for whom the required cost of the Protection Plan has been paid.

Products underwritten by: TIG Premier Insurance Company & Ranger Insurance Company under the management of Fairmont Specialty Group. In addition, TIG Insurance Company, affiliated with TIG Specialty will be used in select states.

Please note that TIG/Fairmont's Privacy Policy & Practices and Grievance Procedures apply to the plan You have purchased. If You would like to receive a copy of this information, please contact Travel Insured International.