

EXCLUSIONS

The Certificate of Insurance details exclusions which apply. Please read it carefully.

PRE-EXISTING CONDITION EXCLUSION

No benefits will be paid for losses or expenses incurred as a result of an Injury or Illness to the Insured which manifests itself during the 60 days immediately before and including the date the Insured's Coverage became effective, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60 day period.

PRE-EXISTING CONDITION WAIVER

The Pre-Existing Condition exclusion is waived if the Insured is under the age of 70 and coverage is purchased within 14 days of the date the initial trip deposit was paid to the travel supplier. Insureds also must be medically able to travel on the date Coverage is purchased.

If you are 70 or above, your pre-existing condition might still be covered. Review the questions below. If you answered no, then your condition is coverable.

1. Were you treated for a new illness in the last 60 days?
2. Has your condition worsened or required medical attention in the past 60 days?
3. Have you received any new medications in the past 60 days or have any of your current dosages been changed?

iTravelInsured plans are underwritten by Sirius America Insurance Company, NOVA Casualty Company, and/or other insurance companies depending on the plan purchased and the date and place of purchase. Carriers are subject to change subsequent to date of printing, and specific up-to-date information concerning current carriers is available upon request. For more information, please contact iTravelInsured.

Coverage at a Glance

Trip Cancellation/Interruption

You may recover loss of pre-paid, non-refundable, and unused payments when a trip is cancelled or interrupted for one of the following reasons:

- Illness, injury or death to You, a Family Member or Travel Companion
- Bankruptcy or Financial Default
- A Terrorist Incident
- Jury Duty
- Home made uninhabitable by fire, wind storm, flood, or vandalism
- Quarantine
- Auto Accident on way to airport
- Job termination
- Cancelled leave for active duty Military, Police or Fire Fighters

Baggage Loss or Delay

Travel Delay

Emergency Medical/Dental Expense

Emergency Medical Evacuation/Repatriation

Emergency Reunion & Repatriation of Remains

- Return of Dependent Children
- Family Member transportation to hospital bedside
- Lodging allowance for visitor while hospitalized
- Return of Rental Vehicle
- Return of Remains back to primary residence

Common Carrier AD&D



iTravelInsured

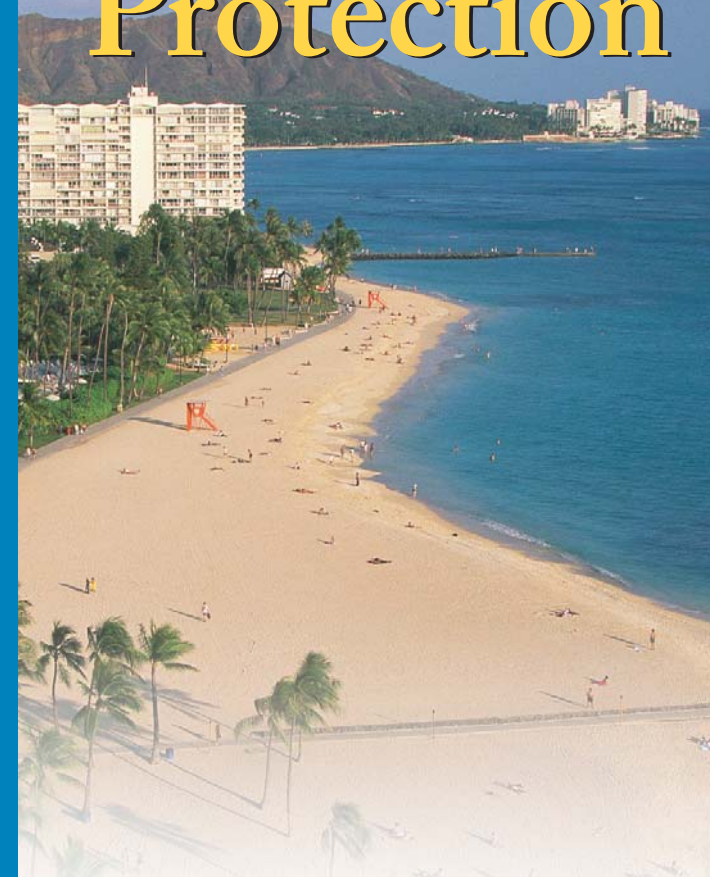
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Travel With Protection



Your Trip Should Be Worry-Free!

You have enough to worry about while traveling. Unfortunately occasional emergencies do occur. That's why your travel agent suggests you say, "I Travel Insured" when it comes to purchasing travel protection.

Travel Benefits Offered Through



iTravelInsured



WHY PURCHASE TRAVEL PROTECTION?

Your travel agent cares about YOU!

To help enjoy a stress-free vacation, your travel agent offers travel protection through iTravellInsured.

Travel protection provides you with the necessary coverage to safeguard your travel "investment" from unforeseen circumstances such as

- illness or injury to you or a traveling companion or immediate family member causing you to cancel or interrupt your trip
- jury duty
- job layoff or termination
- terrorist events
- bankruptcy or default of your airline, cruise line or tour operator

At iTravellInsured, we know that cancelling a trip may cause you to lose all or part of your payment depending upon the cancellation penalties of your travel supplier(s).

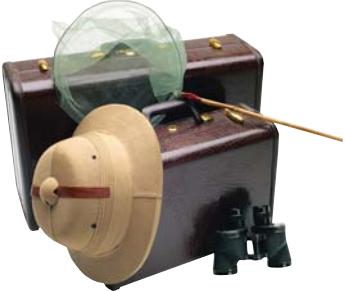
Many travelers have little or no health protection while away from home and most plans don't cover an air ambulance. Travel insurance through iTravellInsured provides true Global Peace of Mind®.



*BENEFIT HIGHLIGHTS

Trip Cancellation/Interruption	The amount of your trip you elected to protect up to \$20,000 Per Person
Travel Delay (Including Missed Cruise Connections)	Up to \$500 Per Person
Emergency Medical/Dental	Up to \$10,000 Per Person
Lost/Stolen Baggage	Up to \$1,000 Per Person
Baggage Delay	Up to \$100 Per Person
Emergency Medical Evacuation/Repatriation	Up to \$20,000 Per Person
Common Carrier AD&D	Up to \$100,000 Per Person
24-Hour Hotline •Emergency Travel Arrangements •Lost Passport Assistance •Lost Luggage Assistance •Embassy or Consulate Referral •Emergency Message Relay •Medical & Prescription Assistance •Emergency Cash Transfer •Legal Referrals •Emergency Translations	Included

**Single Trip Air, Cruise & Tour Plan*



10 DAY FREE LOOK

If you are not satisfied for any reason, simply return your certificate within 10 days from receipt and include a letter indicating your desire to cancel. Program is non-refundable after 10 days.



When you say, "I Travel Insured" you can relax and enjoy your vacation. If you need us, we're there for you. Here's a list of important telephone numbers. For the fastest service, please have your policy number available.

WHILE ON YOUR TRIP:

24/7 Emergency Travel Assistance

Call: 1-866-243-7524 (U.S./Canada)

or

Collect: 01-317-655-9798 (Outside U.S./Canada)

FOR CLAIM QUESTIONS:

Call: 1-866-243-7524 (Monday-Friday)

FOR POLICY INFORMATION:

Call iTravellInsured at 1-866-347-6673 (Monday-Friday)

FOR QUESTIONS ABOUT YOUR TRIP:

Please contact your travel agent

If your travel plans change, please notify your travel agent immediately. Once under deposit, you may be subject to a travel supplier's or agent's cancellation policy as outlined in their brochure. Penalties vary.