

Travel Protection Plan

FOR AMWAY IBOs

Cover your travel investment. Despite your best-laid plans, there are a number of factors that could prevent you from taking your trip. Some are personal: perhaps there's an unexpected illness or injury in your family. Others are out of your control: for instance, a terrorist incident could occur in a city listed on your itinerary. A trip cancellation or interruption can cause you to lose some or all of your investment.



Plan for the unexpected.

No one expects to cancel a planned trip, but such events do occur and can be costly.

Our Travel Plan benefits you by:

- Covering your travel investment against Trip Cancellation including missed connection for cruises
- Helping you cover travel medical expenses
- Adding trip planning flexibility with Cancel for Any Reason (CFAR) option
- Insuring your baggage for loss or delay
- Giving you access to 24-hour, multilingual, worldwide emergency assistance

Trip reimbursement

The Travel Plan's Trip Cancellation benefit reimburses your covered trip cost when you cancel or interrupt a trip due to reasons covered by the plan.

Be ready for unexpected expenses.

If your flight is late or canceled due to a covered reason, the Travel Plan's Travel Delay benefit will reimburse you up to \$250 a day for meals and hotels if you are delayed for more than 12 hours.

24-Hour Access to On Call International

Your plan includes 24-hour, worldwide, collect-call access to On Call International for emergency travel and evacuation arrangements. For other non-insurance services, see Coverage Highlights.

Avoid costly travel medical expenses.

Medical plans and HMOs may only provide you limited coverage outside the United States, and Medicare may offer no coverage, leaving travelers with unexpected bills if a medical emergency strikes.

The Travel Plan's \$50,000 excess Medical Expense benefit and \$1,000,000 Emergency Evacuation benefit covers you for emergency medical, emergency dental, and medical evacuation expenses incurred during your trip.

Insure your personal belongings against loss or delay.

Your baggage and personal possessions can be lost, stolen, or damaged anytime, anywhere in the world. Airlines may provide only limited coverage for your checked baggage and may not cover your carry-on items.

The Travel Plan's Baggage Loss/Delay benefits cover loss or damage to your personal effects and can reimburse your purchase of necessities if your baggage is misdirected or lost for more than 24 hours.

Upgrade with Cancel for Any Reason (CFAR)

Upgrade the Travel Plan with CFAR and know that you can cancel your trip for any reason. With CFAR, your pre-paid, nonrefundable trip payments are covered for up to 75% of your Total Trip Cost when you cancel your trip for any reason not otherwise covered under the Trip Cancellation benefit. See Coverage Highlights for more details.

See Common Questions section for important time-sensitive purchase provisions.

Common Questions

How much of my Trip Cost should I insure?

- Insure ALL pre-paid travel arrangements that have any cancellation penalties or restrictions.
- To be eligible for the Pre-Existing Medical Condition Exclusion Waiver and Cancel for Any Reason you must insure 100% of the pre-paid, nonrefundable travel arrangements you indicate on the Enrollment Form (air and expedition cost) and you must purchase the insurance within 21 days of your initial deposit/payment.

You cannot insure arrangements for which you have made no payment (e.g.: frequent-flyer miles, credit vouchers, discount coupons, or certificates).

What if my dates or trip plans change or there is an increase in Trip Cost?

Notify Travel Insurance Services in writing and include the additional plan cost in order to obtain the additional coverage. Failure to insure 100% of your nonrefundable trip costs could result in the loss of eligibility for certain benefits such as the Pre-Existing Medical Condition Exclusion Waiver and the Cancel for Any Reason option.

What are the time-sensitive purchase provisions?

Buy NOW for maximum coverage. Your Trip Cancellation benefit begins to cover you the day after your transaction is completed online.

After your initial deposit/payment on your trip, you have up to 21 days to purchase the plan to include the following:

1. Pre-Existing Medical Condition Exclusion Waiver
2. Cancel for Any Reason optional upgrade

For the complete Description of Coverage prior to purchase, please refer to www.usiaffinity.com/agus.

Schedule of Benefits

Trip Cancellation - \$100,000 Max	Up to insured Trip Cost* (\$100,000 maximum)
Trip Interruption	Up to 150% of non-refundable trip cost* (\$150,000 maximum)
Trip Delay	\$2,500
Medical Expense (excess)	\$50,000 (\$500 dental)
Emergency Evacuation & Repatriation of Remains	\$1,000,000
Baggage & Personal Effects Loss	\$2,500
Baggage Delay	\$250
Accidental Death & Dismemberment	\$100,000
Pre-Existing Medical Condition Exclusion Waiver	100% of non-refundable trip cost included for covered reasons if purchased within 21 days of initial trip deposit payment
Missed Connection	\$750
Rental Car Damage	\$25,000
Non-insurance Services	
On Call International 24-hour Travel Assistance and Concierge	Included services
Optional Upgrade	
Cancel for Any Reason (CFAR) if purchased	75% of non-refundable pre-paid Trip Cost (must be purchased within 21 days of initial trip deposit/payment). <i>Not available to residents of NY.</i>

*You must indicate in the Travel Information section of the Enrollment Form the types of pre-paid travel arrangements you are insuring. You must insure 100% of those arrangements that have any cancellation penalty or restriction. Insuring a lesser amount could result in the loss of eligibility for certain benefits such as the Pre-Existing Medical Condition Exclusion Waiver and the Cancel for Any Reason option.

Enroll online: and choose the Travel Insurance option that is best for you. You can do it all. ✓ Enroll. ✓ Pay with your credit card. ✓ Get instant confirmation. ✓ Print your official Travel Insurance and Description of Coverage. You may also view the details of the terms and conditions.

General Exclusions

Benefits are not payable for any loss due to, arising from or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
5. participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
8. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
9. dental treatment (except as coverage is otherwise specifically provided herein);
10. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
11. a Pre-Existing Condition, as defined in the Certificate Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
12. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
13. a mental or nervous condition, unless hospitalized or Partially Hospitalized for that condition while the Certificate is in effect for You;
14. a loss that results from an illness, disease or other condition, event or circumstance which occurs at a time when the Certificate Plan is not in effect for You;
15. 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.
16. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Certificate, at the time of purchase of Coverage for a Trip.
17. riding or driving in races, or speed endurance competitions or events
18. participating in bodily contact sports, skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing mountaineering, any race, speed contest not including any of the regatta races, spelunking or caving, hot air ballooning, or scuba diving if the depth exceeds 120 feet or 40 meters or if You are not certified to dive and a dive master is not present during the dive
19. normal childbirth or pregnancy (except Complications of Pregnancy) voluntary induced abortion
20. any amount paid or payable under any Workers Compensation, Disability Benefit or similar law
21. loss or damage caused by detention, confiscation or destruction by customs,
22. elective Treatment and Procedures
23. complications from Elective Treatment and Procedures otherwise not payable under this 'Policy
24. Your arrival into a country for which a formal recommendation in the form of a Travel Advisory or Travel Warning from the US State Department has been issued preceding Your arrival into that country on Your Trip, or if a country is an Excluded Country preceding Your arrival into that country on Your Trip.

PRE-EXISTING MEDICAL CONDITION EXCLUSION:

The Company will not pay for any expense as a result of any illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You:

- 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or
- 2) took or received a prescription for drugs or medicine.

Item (2) of this Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Certificate.

Waiver of the Pre-Existing Medical Condition Exclusion

The Pre-Existing Medical Condition Exclusion will be waived provided:

- a) Your Payment or Deposit for this plan and enrollment form are received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and
- b) You insure all pre-paid Trip costs that are subject to cancellation penalties or restrictions including any additional arrangements that are made; and
- c) You are not disabled from travel at the time Your premium is paid.



Coverage Highlights

This is a brief summary of coverage. Restrictions Apply.
For the complete Description of Coverage prior to purchase, please refer to www.usiaffinity.com/agus.

Trip Cancellation

The plan will reimburse your nonrefundable, pre-paid Trip payments/deposits, up to the amount insured, if cancellation occurs before your scheduled departure because of unforeseen circumstances covered by the plan, such as Illness, Injury, Sickness, Death, Strike, Weather or a Terrorist Incident.

Missed Connection

The plan will reimburse you up to a maximum of \$750 for additional transportation costs and reasonable accommodations to catch up to your cruise or tour if you miss your group departure because your arrival at the Trip Destination is delayed 6 or more hours due to a covered reason.

Trip Interruption

The plan will reimburse (up to 150% of non-refundable trip cost) your nonrefundable, pre-paid and unused Trip payments when your Trip is interrupted after departure because of unforeseen circumstances covered by the plan. Coverage includes reimbursement for additional transportation expenses to join or rejoin the Trip or to return home.

Travel Delay

If your Trip is delayed 12 hours or more due to a covered reason, you will be reimbursed up to the plan maximum for reasonable additional expenses. Covered reasons include carrier-caused delays and weather.

Medical Expense

The plan will pay excess coverage up to the maximum limit of coverage for reasonable and customary medical and surgical services of a Physician, nurse and/or Hospital as a result of an Injury or Sickness first occurring on your Trip. Covered expenditures include related medication expenses and emergency dental treatment while on the Trip.

Emergency Evacuation and Repatriation of Remains

The plan will pay up to the maximum limit of coverage for reasonable charges for Emergency Evacuation, required by the attending Physician due to Injury or Sickness which is acute or life threatening, to the nearest adequate medical facility or home if medically necessary. Coverage also includes the cost of returning the insured's body home in the event of a death, and roundtrip airfare for a person to visit if you are alone (if hospitalized for at least seven days). All evacuations require advance notification to or authorization by On Call International.

Baggage and Personal Effects Loss/Baggage Delay

The plan will reimburse up to the Baggage & Personal Effects Loss maximum for lost, damaged, or stolen baggage, passports, or visas while on your Trip. The plan will pay up to the Baggage Delay maximum for the incidental purchase of personal effects if baggage is delayed more than 24 hours while you are on your trip. You must retain copies of your receipts for reimbursement.

Accidental Death and Dismemberment

In the unlikely event you are injured in an accident on the Trip that results in your death or dismemberment, the plan will pay up to the maximum limit on the Schedule of Benefits.

Pre-Existing Medical Condition Exclusion Waiver

The 60-day Pre-Existing Medical Condition Exclusion found in the plan is waived if coverage is purchased within 21 days of your first deposit/payment for the Trip, provided the full Trip Cost at that time is covered, additional coverage is also purchased for all nonrefundable arrangements added to the Trip at a later date, and you are medically able to travel when coverage is purchased.

Non-insurance Services*

The following services are included with the Travel Plan:

On Call International

Includes a full range of assistance services such as arranging emergency medical services/evacuations, medical monitoring, and 24-hour access to travel agents for help with emergency travel arrangements such as rebooking flights and making hotel arrangements.

Concierge

Includes services such as restaurant referrals/reservations, theater/concert and sporting event arrangements.

*Non-insurance Services are provided by On Call International.

Optional Cancel for Any Reason (CFAR)

This option is available only if purchased within 21 days of initial payment/deposit. This benefit will reimburse your pre-paid, nonrefundable Trip payments/deposits up to 75% of Total Trip Cost if your Trip is canceled for any reason not otherwise covered by the plan, provided you purchase CFAR within 21 days of your initial Trip payment/deposit, insure all pre-paid Trip costs that are subject to cancellation penalties or restrictions and also insure within 21 days of the payment for those arrangements added to your trip, and cancel your Trip two days or more before your scheduled Trip Departure Date.

Trade Sanction Notice

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy.

Non-insurance Services are provided by On Call International.

For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/.

**For more information, call 800-937-1387
or visit www.usiaffinity.com/agus**

This document is a brief description of the plan including insurance provided under group policy number T210-MP and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and certificate for details. Coverage may vary by state. Insurance benefits underwritten by United States Fire Insurance Company. Non-Insurance services are provided by On Call International.

Program Designed and Offered by USI Affinity Travel Insurance Services • 3070 Riverside Dr. Columbus, OH 43221, U.S.A. • 800-937-1387
Hours: Monday-Friday, 9:00 AM to 7:00 PM, Eastern time California License No.: 0G11911