

TRIP MATE Travel Protection Plan Pricing and Administration (For Internal Use Only)

OPTION 1 - Inclusive Group Rates (All persons in groups of 10 or more are insured)

Trip Cost	Net Premium Rate
All trips Up to \$500	\$ 28.50
All trips \$501 - \$1,000	\$ 36.50
All trips \$1,001 - \$1,500	\$ 60.00
All trips \$1,501 - \$2,000	\$ 85.50
All trips \$2,001 - \$2,500	\$110.00
All trips \$2,501 - \$3,000	\$134.00
All trips \$3,001 - \$4,000	\$183.00
All trips \$4,001 - \$5,000	\$231.50
All trips \$5,001 - \$6,000	\$280.00
All trips \$6,001 - \$7,000	\$330.00
All trips \$7,001 - \$8,000	\$378.00
All trips \$8,001 - \$9,000	\$426.50

OPTION 2 - Voluntary Group Rates (All persons in groups of 10 or more are automatically billed as option on invoice)

Trip Cost	Net Premium Rate
All trips Up to \$500	\$ 36.50
All trips \$501 - \$1,000	\$ 48.75
All trips \$1,001 - \$1,500	\$ 81.25
All trips \$1,501 - \$2,000	\$113.75
All trips \$2,001 - \$2,500	\$146.25
All trips \$2,501 - \$3,000	\$178.75
All trips \$3,001 - \$4,000	\$243.75
All trips \$4,001 - \$5,000	\$308.75
All trips \$5,001 - \$6,000	\$373.75
All trips \$6,001 - \$7,000	\$438.75
All trips \$7,001 - \$8,000	\$503.75
All trips \$8,001 - \$9,000	\$568.75

The above rates are valid for departures of up to 30 days in length

Schedule of Coverages

Bank Travel Management Travel Protection Plan Benefits	MAXIMUM BENEFIT
Accidental Death & Dismemberment	\$25,000
Pre-Departure Trip Cancellation	Up To Trip Cost
Post-Departure Trip Interruption	Up To Trip Cost
Travel Delay (12 Hours or More)	\$100 Per Day \$500 Maximum
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$25,000
Emergency Medical Evacuation	Included
Repatriation of Remains	Included
On Call 24-Hour Assistance Service	Included
Baggage / Personal Effects	\$1,000
Baggage Delay (24 Hours or More)	\$100

The Quality Difference of Trip Mate

- ✓ If the client pays for the Plan within 14 days of the initial deposit for the Trip...
the **Pre-Existing Conditions Exclusion is waived** provided the client is not already disabled from travel at the time of purchase; the Trip Cancellation/Interruption Benefit is expanded to cover **Terrorist Acts** which occur within 30 days of departure city, and for **Financial Insolvency** that occurs more than 15 days following the effective date for the Trip Cancellation Benefits.
- ✓ **24/7 Customer Service** to report new claims & check status of previously reported claims
- ✓ Trip Mate **On Line Claims Reporting at www.tripmate.com**
- ✓ **Access Your Medical Records On Line**
1-800-379-9887 or www.travelerpdq.com

Designed and
Marketed by:

TRAVEL^{ERS}

1-800-888-7292 (Toll Free)

Plan Number 427B

Program Administered By:

Trip Mate

Your Partner In Travel

SUMMARY OF BENEFITS & SERVICES

Refer To Travel Insurance Certificate For Complete Details

ACCIDENTAL DEATH AND DISMEMBERMENT

\$ 25,000

Coverage Twenty-Four (24) hours a day for Accidental Death and Dismemberment resulting from an injury sustained during a covered trip.

PRE-DEPARTURE TRIP CANCELLATION

Up To Trip Cost

Trip Cancellation covers forfeited, non-refundable payments or deposits when a Trip is canceled.

POST-DEPARTURE TRIP INTERRUPTION

Up To Trip Cost

Trip Interruption covers unused land and water arrangements plus additional air expense to return home or to rejoin a trip.

Covered Reasons: **Sickness, Injury or death** of a traveler, a Traveling Companion or Immediate Family Member; or **Other Covered events such as: Pre-Departure Cancellation or Interruption** of the Insured's trip due to: cancellation of the Insured's flight by an airline, cruise line or tour operator due to strike or bad weather; to the Insured's: jury duty; involvement in a documented traffic accident on the way to the airport; destruction of an Insured's residence by a natural disaster (i.e. fire, earthquake, flood, tornado or hurricane); documented theft of an Insured's passports or visas; an Insured's transfer of employment of 250 miles or more; **a Terrorist Act that occurs within 30 days of the Scheduled Departure Date** in a departure city or in a city which is a scheduled destination for the Insured's Trip or **Financial Insolvency** (provided for terrorism and financial insolvency that premium is received within 7 days of the initial deposit/payment for the Trip)

Benefits for **Delayed Arrival & Occupancy Upgrade** are provided as well.

TRAVEL DELAY

\$ 500

Reimburses up to \$100 a day (maximum \$500) for additional accommodations and traveling expenses when a Trip is delayed 12 hours or more due to a covered reason, such as: carrier delay; loss of passport, money, or traveling documents; natural disaster or quarantine; injury, sickness or death of the traveler, a Traveling Companion or Immediate Family Member accompanying the traveler; or road closure due to adverse weather conditions.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE

\$ 25,000

Covers medical expenses for a sickness or injury which occurs while on a trip; medical evacuation to nearest medical facility/ home, plus required escort expense, or return of remains in the event of death; & emergency dental treatment during a trip.

BAGGAGE & PERSONAL EFFECTS

\$ 1,000

Covers up to \$1,000 for the following: unauthorized use of credit cards and administrative fees to reissue lost or stolen tickets; loss, damage, destruction or theft of property or the cost to replace lost or stolen travel documents (Passports & Visas).

BAGGAGE DELAY

\$ 100

Pays up to \$100 for the purchase of essential items if baggage is delayed for more than 24 hours. Up to \$25 additional for expenses to expedite return of delayed baggage.

PROGRAM ADMINISTRATION

The administrative procedures for this program require a minimum of time and effort on your part. On a monthly basis, you will be required to submit to Trip Mate, the program administrator, a listing of the persons who have purchased insurance, their dates of travel and destination, along with an easy-to-complete monthly report form which summarizes the monthly premium you are submitting. Brochures will be supplied for each traveler, that details the coverage provided and includes a toll-free number, claims procedures, etc.

CLAIMS PROCEDURES

- The traveler should report any claim as soon as possible
- Report claims directly to the plan administrator (do not involve yourself as the club leader)
- Complete and sign a claim form provided by Trip Mate and return with any required documentation.

The traveler can expect a payment of the claim within three to five working days once the necessary information is received. If requested, on a quarterly basis, Trip Mate will provide you with a claims report detailing such loss; including names of claimants, date, type and description of loss, payment amount or status, etc.

Important Note: As Club Directors, you are not insurance experts, and thus, should never attempt to answer questions concerning coverage provisions, exclusions, etc. Please direct them to the Trip Mate, the Plan Administrator @ 800-888- 7292, Monday through Friday 7:30 A.M. - 5:00 P.M. - CST.