



SECTION I
Cancel for Any Reason Waiver
Provided by Holland America Line

Holland America Line offers guests the opportunity to purchase the Platinum Cancellation Protection Plan (CPP Platinum). This plan is optional and must be purchased prior to the date on which cancellation fees begin to accrue. Please see the dates set forth in the Cancellation Policy in the applicable Holland America Line brochure. Payment for the plan is due at the time of purchase and is non-refundable.

CPP Platinum enables you to cancel for any reason, at any time up until the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line, and receive a refund equal to 90% of the prepaid, non-refundable portion of your cruise vacation. Written cancellation notice should be sent to: **Reservations, Holland America Line Inc., 300 Elliott Avenue West, Seattle, WA 98119**. Cancellations may also be sent via email to Hal_Reservations@hollandamerica.com or faxed to **1-800-628-4855**; please retain your fax confirmation.

IMPORTANT: The Section I Cancel for Any Reason Waiver is provided by Holland America Line. The package of travel insurance coverages and assistance services as provided in Section II were arranged by Berkely on behalf of Stonebridge Casualty Insurance Company. All details outlined in Section II pertain to the coverages and services indicated in the Description Of Coverage schedule on Page 2.

This plan is valid if the appropriate plan cost has been paid to Holland America Line.

SECTION II
TRAVEL INSURANCE PROGRAM
Underwritten by Stonebridge Casualty Insurance Company

Policy Number: MZ0911103H0000A

Description Of Coverages

Maximum Benefit Amount

Part A. Travel Arrangement Protection

Trip Interruption.....Up To 150% of Total Cruise Vacation Cost
 Trip Delay.....\$500

Part B. Medical Protection

Emergency Evacuation / Repatriation.....\$50,000
 Medical & Dental Expense.....\$10,000

Part C. Baggage Protection

Baggage and Personal Effects.....\$1,000
 Baggage Delay.....\$500

Part D. Worldwide Emergency Assistance (On Call International)

CareFree™ Travel Assistance.....24/7
 Medical Assistance.....24/7
 Emergency Services.....24/7

Coverages under Parts A, B and C are underwritten by Stonebridge Casualty Insurance Company. Services under Part D are provided by On Call International. The benefits provided in this program are subject to certain restrictions and exclusions. Please read this brochure in its entirety for a complete description of all coverage terms and conditions. Note: Words beginning with capital letters are defined in this text in this Description of Coverage.

Part A. Travel Arrangement Protection

Trip Interruption Benefits

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if due to your, an Immediate Family Member's, Traveling Companion's or Business Partner's Sickness, Injury or death or Other Covered Events as defined: 1) your arrival on your Covered Cruise Vacation is delayed; or 2) you are unable to continue on your Covered Cruise Vacation after you have departed on your Covered Cruise Vacation. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) for item 2) above, commence while you are on your Covered Cruise Vacation and your coverage is in effect under the plan; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Cruise Vacation is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Cruise Vacation or to prevent you from continuing your Covered Cruise Vacation.

Post-Departure Trip Interruption Benefits

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, up to the amount in the Schedule, and/or the following: 1) the additional transportation expenses by the most direct route from the point you interrupted your Covered Cruise Vacation: (a) to the next scheduled destination where you can catch up to your Covered Cruise Vacation; or (b) to the final destination of your Covered Cruise Vacation; 2) the additional transportation expenses incurred by you by the most direct route to reach your original Covered Cruise Vacation destination if you are delayed and leave after the Scheduled Departure Date. However, the benefit payable under 1) and 2) above will not exceed the cost of a one-way economy air fare (or first class, if the original tickets were first class) by the most direct route, less any refunds paid or payable for your unused original tickets; 3) reasonable additional accommodation and transportation expenses (up to \$100 per day) incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during your Cruise Vacation.

Important: You, your Traveling Companion and Immediate Family Member booked to travel with you must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of your Cruise Vacation must occur after your effective date of Trip Interruption coverage.

Please note: Benefits will not be paid for expenses not refunded in the event of your travel agent's, the airline's or Holland America Line's insolvency.

"Other Covered Events" means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy: a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy: a) being directly involved in a documented traffic accident while en route to departure; b) being hijacked or Quarantined; c) having your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; d) a documented theft of passports or visas; or e) a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Covered Cruise Vacation provided: The Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Covered Cruise Vacation.

Trip Delay

If your Covered Cruise Vacation is delayed, we will reimburse you, up to the amount shown in the Schedule, for unused land or water travel arrangements, less any refund paid or payable, and reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls, and economy transportation to catch up to your Cruise Vacation or to return Home. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from: 1) Common Carrier delay; 2) loss or theft of your passport(s), travel documents or money; 3) being Quarantined; 4) hijacking; 5) adverse weather; 6) a documented traffic accident while you are en route to departure; 7) unannounced strike; 8) a civil disorder.

Part B. Medical Protection

Medical Expense/Emergency Assistance Benefits

We will pay this benefit, up to the amount in the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Cruise Vacation; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses that exceeds the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Covered Expenses:**Accident Medical Expense/Sickness Medical Expense:**

1. expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services incurred by you within one year from the date of your Sickness or Injury;
2. expenses for emergency dental treatment incurred by you during a Covered Cruise Vacation;

Emergency Evacuation:

3. expenses incurred by you for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors prior approval;
4. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors prior approval;
5. expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;
6. expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence including escort expenses if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors prior approval;
7. expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your place of residence from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the plan.

Repatriation:

8. repatriation expenses for preparation and air transportation of your remains to your place of residence, or up to an equivalent amount for a local burial in the country where death occurred, if you die while on your Covered Cruise Vacation.

Part C. Baggage Protection**Baggage and Personal Effects Benefits**

We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage, or destruction of your Baggage during your Covered Cruise Vacation.

Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 80% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss. We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

Baggage Delay Benefits

We will reimburse you, up to the amount shown in the Schedule, for the cost of reasonable additional clothing and personal articles purchased by you if your Baggage is delayed by a Common Carrier for 24 hours or more during the Covered Cruise Vacation. You must be a ticketed passenger on a Common Carrier.

Part D. Worldwide Emergency Assistance (On Call International)

Not a care in the world... when you have our 24/7 global network to assist you on your travels.

- **CareFree™ Travel Assistance**
- **Medical Assistance**
- **Emergency Services**

CareFree™ Travel Assistance

Travel Arrangements

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

Pre-Cruise Information

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

Documents and Communication

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

Medical Assistance Services

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements

- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services

- Emergency evacuation
- Repatriation of mortal remains
- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency medical payment assistance
- Emergency family travel arrangements

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at **1-(866) 509-7712** or, from outside the U.S. or Canada, call collect: **1-(603) 894-9386**.

** If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.*

Note that the problems of distance, information, and communications make it impossible for the Program Administrator, Holland America Line, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.

Definitions

Accident means a sudden, unexpected, unintended and external event, which causes Injury.

Actual Cash Value means purchase price less depreciation.

Baggage means luggage, personal possessions and travel documents taken by you on the Covered Cruise Vacation.

Business Partner means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of guests for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

Covered Cruise Vacation means: a period of travel away from Home to a destination outside your city of residence; the purpose of the Cruise Vacation is business or pleasure and is not to obtain health care or treatment of any kind.

Cruise Vacation means a trip for which coverage has been elected and the plan payment paid, and all travel arrangements are arranged by Holland America Line prior to the Scheduled Departure Date of the trip. Also covered by this definition are any direct round trip air flights booked by others to and from the scheduled Cruise Vacation departure and return cities, provided the dates of travel are within 14 total days of the scheduled land tour or cruise dates.

Domestic Partner means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual

life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

Elective Treatment and Procedures means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal or a state or local government authority or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

Home means your primary or secondary residence.

Hospital means an institution, which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis, and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Physicians; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes).

Immediate Family Member includes your or the Traveling Companion's spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, Domestic Partner, or ward.

Injury means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Insured means an eligible person who arranges a Covered Cruise Vacation and pays any required plan payment.

Insurer means Stonebridge Casualty Insurance Company.

Original Airfare means air arrangements that are any direct round trip air flights booked by others to and from the scheduled Cruise Vacation departure and return cities, provided the dates of travel for the air flights are within 14 total days of the scheduled land tour or cruise dates.

Other Valid and Collectible Group Insurance means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

Payments or Deposits means the cash, check, or credit card amounts actually paid to the Policyholder for your Covered Cruise Vacation.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

Policy means the contract issued to the Policyholder providing the benefits specified herein.

Policyholder means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

Quarantined means the isolation of a person afflicted with or exposed to a communicable disease, the purpose being to prevent the spread of disease.

Program Medical Advisors means On Call International.

Schedule means the benefit schedule shown on the Certificate for each Insured.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Cruise Vacation.

Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Cruise Vacation started or to a different final destination.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Physician; and 2) commences while the plan is in effect. An illness or disease of the body that first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

Terrorist Act means an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

Traveling Companion means a person whose name appears with you on the same Cruise Vacation arrangement and who, during the Cruise Vacation, will accompany you.

Usual and Customary Charge means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 90th percentile.

General Plan Exclusions

In Parts A & B:

We Will Not Pay For Any Loss Under The Plan Caused By Or Incurred Resulting From: 1) mental, nervous, or psychological disorders, except if hospitalized; 2) being under the influence of drugs or intoxicants, unless prescribed by a Physician; 3) normal pregnancy, except if hospitalized; or elective abortion; 4) declared or undeclared war, or any act of war; 5) service in the armed forces of any country; 6) operating or learning to operate any aircraft, as pilot or crew; 7) any unlawful acts, committed by you or a Traveling Companion (whether Plan Participant or not); 8) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 9) Elective Treatment and Procedures; 10) medical treatment during or arising from a Covered Cruise Vacation undertaken for the purpose or intent of securing medical treatment; 11) business, contractual or educational obligations of you or an Immediate Family Member; 12) failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements; 13) a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

In Part C:

Items Not Covered

We Will Not Pay For Damage To Or Loss Of: 1) a loss or damage caused by detention, confiscation or destruction by customs; 2) animals; 3) property used in trade, business or for the production of income, household furniture, musical instruments, brittle or fragile articles, or sporting equipment if the loss results from the use thereof; 4) artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; 5) documents or tickets, except for administrative fees required to reissue tickets; 6) money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards; 7) property shipped as freight or shipped prior to the Scheduled Departure Date.

Losses not covered

We will not pay for loss arising from: 1) theft or pilferage from an unattended vehicle; 2) mysterious disappearance.

Term Of Coverage

When Coverage Begins

All coverages (except Post-Departure Trip Interruption) will take effect on the later of: 1) the date the plan payment has been received by Holland America Line; 2) the date and time you start your Covered Cruise Vacation; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Cruise Vacation. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Covered Cruise Vacation if the required plan payment is received.

When Coverage Ends

Your coverage automatically ends on the earlier of: 1) the date the Covered Cruise Vacation is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Cruise Vacation covered by the Policy.

If your air arrangements are greater than 4 total days before and/or after your Cruise Vacation, you will also be covered for Trip Interruption, Trip Delay, and benefits under Parts B and C on the day(s) you are flying to/from your destination.

Claims Procedure

ALL CLAIMS: Report your claim as soon as possible to Berkely. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information, Berkely will promptly forward you the appropriate claim form to complete.

Online: www.travelclaim.com

Mail: Berkely, 300 Jericho Quadrangle, PO Box 9022, Jericho, NY 11753

Phone: 1-800-453-4047 or 1-516-342-2720

Office Hours: 8 A.M. – 10 P.M. ET, Monday – Friday, 9 A.M. – 5 P.M. ET, Saturday

IMPORTANT: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred; receipts for medical services and supplies; receipts from the Hospital; police reports or claims reports from the parties responsible (e.g., airline, cruise line, hotel, etc.) for any loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a Baggage Delay or Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay. You must receive initial treatment within 90 days of the accident that caused the Injury or the onset of the Sickness.

This program was designed for Holland America Line guests by BerkelyCareSM.

IN CALIFORNIA: BerkelyCareSM is a service mark of Aon Direct Insurance Administrators, CA Insurance License # 0795465.

IN ALL OTHER STATES: BerkelyCareSM is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NY.

For additional information regarding the plan, call: 1-800-453-4047 or 1-516-342-2720

Office hours: 8 A.M. – 10 P.M. ET, Monday – Friday, 9 A.M. – 5 P.M. ET, Saturday

General Provisions

Our Right To Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

Claims Provisions

Payment of Claims Claims for benefits provided by the plan will be paid as soon as written proof is received.

Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate or, if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

Carrier and Form Number Information

The Travel Insurance Program (Section II) is underwritten by Stonebridge Casualty Insurance Company, an AEGON Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN, and TX, Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA, and WY, Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This is a brief Description of Coverage. This is not your Policy/Certificate of Insurance. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA, or WY), your Policy is provided on an individual form. You can request a copy of your Individual Policy or your Certificate of Insurance for all other states by calling 1-800-453-4090.

NOTICE TO FLORIDA RESIDENTS

Your homeowner's policy, if any, may provide coverage for loss of personal effects provided by the baggage/personal effects coverage. This insurance is not required in connection with the purchase of tickets for your Holland America Line Cruise Vacation.

NOTICE TO NEW YORK RESIDENTS ONLY

The Holland America Cancel for Any Reason Waiver may be purchased separately from the Travel Insurance Program. Contact 1-877-538-3815 for details.

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NOTICE TO WASHINGTON RESIDENTS

The brochure to which this document is attached is amended with respect to residents of Washington as follows:

SUMMARY OF COVERAGES

The first paragraph of the **Accidental Death and Dismemberment** section, if that section is included on your brochure, is deleted in its entirety and replaced with the following: We will pay this benefit up to the amount on the Schedule if you are injured in an Accident which occurs while you are on a Trip and covered under the policy, and you suffer one of the losses listed below within 365 days of the Accident. The Principal Sum is the benefit shown on the Schedule.

The **Baggage and Personal Effects Benefit, Valuation and Payment of Loss** section, if included on your brochure, is deleted in its entirety and replaced with the following: Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon the Actual Cash Value. For items without receipts, payment of loss will be calculated based upon 75% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss. We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

The **Baggage and Personal Effects Benefit, Notice to Florida Residents** section, if included on your brochure, is deleted in its entirety.

EXCLUSIONS

If an exclusion for "being under the influence of drugs or intoxicants, unless prescribed by a Physician" is included on your brochure, that exclusion is deleted in its entirety and replaced with "alcoholism and/or drug addiction". If an exclusion for "nuclear reaction, radiation or radioactive contamination" is included on your brochure, that exclusion is deleted in its entirety.

The following sections are added:

TEN DAY RIGHT TO EXAMINE POLICY

If you are not satisfied for any reason, you may return this Policy within 10 days after receipt. Your premium will be refunded. When so returned, the Policy is void from the beginning. Return the Policy to us at our Administrative Office or to our authorized agent.

GENERAL PROVISIONS

ARBITRATION If we and you disagree on the amount of loss, either may make written demand for arbitration. In this event, each party will select a competent and impartial arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will (1) pay the expense if incurred and (2) bear the expenses of the third arbitrator equally. A decision agreed to by two arbitrators will be binding.

CONCEALMENT OR FRAUD We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to this policy. We will promptly return the unearned portion of any premium paid.

CONFORMITY TO LAW Any provision of this policy that is in conflict with the laws of the state in which it is issued is amended to conform with the laws of that state.

DUPLICATION OF COVERAGE You may only purchase one policy from us for each Trip. If you do purchase more than one policy for a specific Trip, the maximum limit of coverage payable will be as specified in the policy with the highest level of benefits. We will refund premiums received from you under any other policy.

ENTIRE CONTRACT; CHANGES Any statement you make is a representation and not a warranty. No statement will be used by us to void or reduce benefits unless that statement is a part of any written application form. This policy may be changed at any time by written agreement between us. Only our President, Vice

President or Secretary may change or waive the provisions of this plan. No agent or other person may change this plan or waive any of its terms. The change will be endorsed on this plan.

EXAMINATION UNDER OATH As often as we may reasonably require, you or any person making a claim under this policy must submit to examination under oath.

MAXIMUM BENEFIT AMOUNT The maximum benefit amount for each claim is listed in the Schedule or application form, subject to the individual benefit amount and the company's maximum limit of liability. The total limit of our liability for any one covered event, in which two or more persons submit a claim, is subject to the individual benefit amount and the company's maximum limit of liability. In the event of multiple claims by you for one event, the available funds will be distributed in order of notice of claim by each insured subject to the above limitations.

OUR RIGHT TO RECOVER FROM OTHERS We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

CLAIMS PROVISIONS

LEGAL ACTIONS No legal action may be brought to recover on this plan within 60 days after written proof of loss has been given. No such action will be brought after three years from the time written proof of loss is required to be given. If a time limit of this plan is less than allowed by the laws of the State where you live, the limit is extended to meet the minimum time allowed by such law.

NOTICE OF CLAIM We must be given written notice of claim within 90 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

PHYSICAL EXAMINATION AND AUTOPSY At our expense, we have the right to have you examined as often as necessary while a claim is pending. At our expense, we may require an autopsy unless the law or your religion forbids it.

PAYMENT OF CLAIMS Benefits for loss of life will be paid to your estate, or if no estate, your beneficiary. All other benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

PROOF OF LOSS Written Proof of Loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written Proof of Loss within the time allowed. In any event, you must give us written Proof of Loss within twelve (12) months after the date the loss occurs unless the Insured is legally incapacitated.

Notice: Your coverage is underwritten by Stonebridge Casualty Insurance Company under Policy Forms TAHC5100IPS and TAHC5200IPS.