

WELCOME TO

GOOD GOING

THE



TripTime[®]
Insurance

USER GUIDE

- ▶ **7 Global Destinations**
you MUST visit in your lifetime
- ▶ **What's Swahili for aspirin?**
Communicating with foreign medical personnel
- ▶ **Polo in Afghanistan**
An extreme sport in an exteme place

TRIPTIME® INSURANCE USER GUIDE

So you purchased travel insurance...


NOW WHAT?

Okay, first things first: **thank you** for buying TripTime travel insurance. There's a lot to take in when you purchase travel insurance. Insurance policies can be hard to follow, and often contain a lot of insurance jargon that you are probably unfamiliar with, unless you work in the insurance industry.

That's why we made this User Guide as simple as possible. It includes individual sections that deal with most aspects of your TripTime Insurance plan, including useful tips and guidance on how to file a claim.

This User Guide does not contain the full terms, conditions and exclusions contained in your TripTime Insurance plan. A complete copy of your certificate, and your identification card, has been posted in the **PCYOU** Personal Portal found at my.pointcomfort.com. It's a good idea to print your identification card and keep it with you. But if you lose it or just don't want to carry another piece of paper, don't worry. You will be able to access your identification card any time from your mobile or laptop device.

FOLD



coverholder at **LLORIN**

Insured Person: _____

Traveler ID #: _____

Deductible: _____

Maximum: _____

Comfort Pass Insurance ID _____

Certificate #: _____

Effective Date: _____

Termination Date: _____

Visit my.pointcomfort.com for:

- Claims Submissions
- Policy Documents
- Additional Coverage

Hospital and Doctor Network

To locate a facility in the United States, search online at www.pointcomfort.com or contact Point Comfort Underwriters. To locate a facility outside the United States, contact Point Comfort Underwriters at providers@pointcomfort.com.

Contact Information

Pre-certification or pre-notification -
1-844-210-2010 (from within the US)
1-317-210-2010 for collect international calls

Please see the pre-certification and advance approval requirements in your certificate.

Assistance -
1-844-210-2010 From 8am EST to 8pm EST, Monday through Friday (Emergency and Non-emergency matters); or email your request to Info@pointcomfort.com
1-844-210-2010 After hours (Emergency matters)

How To File a Claim

Submit the following documents to Point Comfort Underwriters, Inc. within 60 days of the date your claim is incurred:

1. Completed and signed Claimant's Statement and Authorization Form and Accident Questionnaire (if applicable). For Add'l info visit: my.pointcomfort.com
2. Original itemized bills.
3. Receipts for any expenses you have already paid.

FOLD

Click each icon below to navigate the guide:

PAGE
4



1. RULES OF THE ROAD

- Just Purchase What You Need
- There's No Place Like Home...
- Plans Change

PAGE
6



2. WHEN BAD THINGS HAPPEN...

- 9 Simple Rules
- The Paper Chase

PAGE
12



3. DON'T WORRY, BE HAPPY

- TripTime® Medical Benefits
- TripTime® Transportation Benefits
- TripTime® Lump Sum Benefits

PAGE
17



4. DECISIONS, DECISIONS

- Adventure Sports Option
- Personal Equipment and Pet Coverage Option

PAGE
20



5. STUFF THAT ISN'T COVERED

- TripTime® Exclusions

PAGE
27



6. PCYOU ASSISTANCE SERVICES

- The PCYOU Personal Portal Quick Start Guide

PAGE
30



7. UPON FURTHER REVIEW...

- Contact Us

Part 1 | Rules of the Road



Just Purchase What You Need

TripTime® Insurance always includes Medical, Transportation and Lump Sum benefits. Coverage for Adventure Sports and Personal Equipment and Pets is optional. That means you will only have these benefits if you selected the options when you applied for coverage. Options cost a little bit more, but they are worth it.

There's No Place Like Home...

Your TripTime Insurance ends the moment you return to your home country. This applies regardless of the duration of your Certificate Period. So, if you purchase 10 days of coverage and you return home on the second day, your coverage ends on the second day – even though your Certificate indicates 10 days. There are a couple of exceptions to this rule:

Exception #1 – Incidental Trip Home

We understand that sometimes a brief visit home might be necessary during your international trip (think weddings, birthdays, holidays). If you are from the US, you are automatically covered for Medical benefits during one trip home of up to 14 days for each 90 days of coverage you purchased. Remember, Transportation, Lump-sum, and any optional benefits you purchased are suspended during your visit home. Also, your Medical coverage will automatically terminate after 14 days at home, so be careful not to overstay your coverage.

Exception #2 – Benefit Period

If you are treated for an illness or injury that happens while on your trip abroad, you remain covered for that condition for up to 180 days or \$5,000 (whichever happens first), even in your home country. This coverage **ONLY** applies to conditions that are treated while you are abroad – new illnesses or injuries are on you. And, this exception is **ONLY** available if your home country is the US. (See Benefit Period in your certificate.)



TIP: Coverage for claims in your home country is subject to 20% additional coinsurance, so if you can complete your treatment abroad, it will cost you less.



Plans Change

If your trip is delayed or canceled for any reason before you leave, you get a full premium refund. If, after you leave, your trip is cut short, you get a partial premium refund – but only if you haven't filed any claims. An administration fee of \$50 will be deducted from your refund. Unfortunately, if you've already filed a claim, there can be no refund. If you need to extend your trip, just contact the **PCYOU** team; they'll help you extend your coverage.



TIP: You may be eligible for a premium refund if your plans unexpectedly change and find yourself returning earlier than expected.

Part 2 | When Bad Things Happen to Good People



Follow these simple rules, and filing your claims will be easy as pie (eating it, not making it).

1. Always contact Point Comfort Underwriters® (PCU) as soon as possible when you know you are going to need medical care. We can't feel your pain, but we can make the claim process less painful and we may help you save some money.

2. You are free to go to any medical provider you choose, but you will end up paying more if you use a US hospital or doctor who is not in the PPO network. So, just go to the **PCYOU** Personal Portal, found at **PCYOU.pointcomfort.com**, to find your nearest network provider or contact the helpful **PCYOU** team and they will help you figure out what your options are.

3. Some medical procedures must always be Pre-certified. That means you or your doctor or medical facility must contact PCU in advance and provide PCU with information about your condition and anticipated treatment. If you do not do this, you will end up paying more. The Pre-certification requirement is waived if an emergency prevents you from complying. The following medical procedures **must always be Pre-certified**:

- Inpatient care
- Any surgery or surgical procedure
- Care in an extended care facility
- Home nursing care
- Durable medical equipment (wheelchair, hospital bed for home use)
- Artificial limbs
- Computerized Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)
- Interfacility ambulance transfer

4. Keep copies of all bills, invoices, receipts, credit card statements, bank statements, or any other document that shows you paid for something that might be covered under TripTime® Insurance. Always keep evidence of your unused travel tickets.

5. Obtain copies of your medical records from any non-US providers BEFORE you leave their medical facility. It will definitely be more difficult, time-consuming, and costly for you to obtain your medical records after you leave. And those records may be necessary for PCU to process your claim.



TIP: Always give your insurance ID Card to your medical providers and let them know there is a Pre-certification requirement in your plan.

6. You MUST notify PCU of your claim within 60 days. You also MUST provide PCU with all the documents they need to review your claim within 180 days. Otherwise, your claim will not be covered.

7. Start your claim process by going to PCYOU.pointcomfort.com. You can also contact the amazing **PCYOU** team and we'll guide you through the process.

8. All Transportation benefits must be approved in advance by PCU. If you don't get PCU's advance approval, then there is no benefit. Sorry...those are the rules.

9. Emergency medical evacuations must be approved in advance and arranged/coordinated by PCU. Our one-of-a-kind **PCYOU** team is available 24/7/365. Just call the number on your identification card and let the professionals at PCU take it from there.



TIP: It's better to over-Pre-certify than fail to Pre-certify.



The Paper Chase

A guide to the forms and documents usually required for each type of claim.

Table 1: Medical Claims – Complete & return all required forms

Claimant's Statement and Authorization Form	You must answer every question, and you must sign and date this form. Incomplete or unsigned/undated forms will be returned to you for completion and will bring the claims process to a screeching halt.
Attachment to Claimant's Statement and Authorization Form	Itemized bills and paid receipts for any expenses you've paid and wish to claim reimbursement. Bills and receipts must be legible and include the name, address and telephone number of the provider.
	For prescription drugs, be sure to include a copy of the actual prescription from the doctor or pharmacist, including the name of the drug, dosage prescribed, and name, address and telephone number of the prescribing doctor.
Non-US Itemized Claim Submission Form	You must submit this form for reimbursement or payment of claims you have outside the US. Be sure to attach the itemized bills and paid receipts.
General Accident Questionnaire	You must submit this form if your claim is the result of an accident. You must answer every question, and you must sign and date this form. Incomplete or unsigned/undated forms will be returned to you for completion and will stop the administration of your claim.
Attachment to Accident Questionnaire	You must attach a copy of the police report if one was filed.
Additional documents that may be required by PCU	Copy of your passport, including every page even if blank. Also copies of any/all visas issued to you.
	Copies of Explanation of Benefits issued by your other insurers, if applicable.
	PCU may request copies of your medical records directly from your medical providers. If medical records are requested, PCU will notify you.

Table 2: Transportation Claims
Complete & return all medical forms, plus:

Required for Emergency Medical Evacuation claims	A copy of your unused return airline ticket.
Required for Emergency Reunion claims	Verifiable copies of all paid receipts for travel, transportation, accommodation and meals. All receipts must be dated and include the name and address of the provider.
Required for Repatriation of Remains or Local Burial claims	Verifiable copy of death certificate, including the date and cause of death.
Required for Return of Minor Child(ren) claims	Complete copy of child's passport including all pages, even if blank. Also, copies of any/all visas issued to the child(ren).
	If applicable, a copy of your death certificate, including the time, date and cause of death.
	A copy of the unused airline ticket possessed by or on behalf of the child(ren).
Required for Trip Interruption claims	You must attach a copy of the police report if one was filed.
Additional documents that may be required by PCU	A copy of your unused return airline ticket.
	Documentation of your principal address. This could be a copy of a government-issued document, a utility bill, a property deed, or a mortgage document bearing your name and address.
	Documentation of the fire or natural disaster causing the Trip Interruption. This could be an article from a local newspaper, a police report, or any other document reasonably substantiating the fire or natural disaster.
	If applicable, a copy of your family member's death certificate or other documentation of the family member's death. This could be an obituary from the local newspaper, or a police report.

(Table 2: Transportation Claims, cont.)

Required for Natural Disaster Daily Accommodation claims	Proof of your payment for the original accommodations. This must specify your name and the dates of your anticipated arrival and departure.
	Proof of any refund in respect to your original accommodations. If no refund is given, proof of this is also required.
	Copies of paid receipts for replacement accommodations. These must include your name, the name and address of the accommodations, and your dates of arrival and departure.
Required for Political Evacuation & Repatriation claims	A copy of your unused return airline ticket.



Table 3: Lump Sum Benefits Claims
Complete & return all medical forms, plus:

Required for Accidental Death claims	Police report detailing date, time and cause of death and nature of accident.
	Death certificate, including date, time and cause of death.
	Documentation of your beneficiary's identity and relationship to you, if applicable.
Required for Accidental Dismemberment claims	Police report detailing date, time and nature of accident.
	Medical records and doctor statements confirming the dismemberment.

Table 4: Personal Property and Equipment Claims
Complete & return all medical forms, plus:

Required for Lost Checked Luggage and/or Lost Checked Personal Equipment claims	Copy of the lost luggage report/claim you filed with the transportation provider.
	List of lost items including description, date purchased, original cost (include original receipts if available).
	Copy of the transportation provider's payment to you as compensation for your lost items.
Theft of Personal Equipment claims	If your personal equipment is stolen, a copy of the police report is REQUIRED. The police report must include the date and time of the theft, a description of the circumstances of the theft and a list of the stolen items.



Table 5: Emergency Pet Care Claims - Submit the following:

Required Documents	A complete copy of your pet's veterinary records from your home veterinarian.
	Your death certificate, if applicable.
	Itemized bills and paid receipts for any expenses you have paid and wish to claim reimbursement. Be sure the bills and receipts are legible and include the name, address and telephone number of the provider.

Part 3 | Don't Worry, Be Happy



TripTime® Medical Benefits

Your TripTime plan includes a deductible and various limits based on the type of service provided. This section details some of your plan's benefits relating to medical services. You selected your deductible and medical limit when you applied for coverage. You should review the Schedule of Benefits and Limits contained in your certificate.

DOCTORS

If you get sick or injured while abroad, you may need to see a doctor. You are covered whether you go to a doctor's office, a walk-in clinic, an urgent care center, an outpatient care facility, or a hospital.



TIP: Only use an emergency room for a true emergency, and only if there are no other alternatives.

Be careful about going to an emergency room. **If you go to an emergency room for an illness and you are not then admitted to the hospital, you will have to pay an additional deductible of \$350.**

HOSPITALS

We hope you aren't admitted to a hospital during your trip, but it happens. TripTime covers your room and board in a semi-private room, ward, or intensive care unit. It also covers you for surgeries, laboratory tests, x-rays, prescription drugs, and other services and supplies generally provided in hospitals or outpatient surgical facilities.



TIP: Personal services and supplies of a non-medical nature, such as a mariachi band to cheer you up, a television, telephone calls or a vanilla latte with almond milk from the nearest Starbucks are not covered. Also not covered: drugs that do not require a prescription. Be sure to let hospital personnel know this so you don't get surprised with a large, uncovered hospital bill.

PRESCRIPTIONS

Speaking of prescription drugs, TripTime® also covers you for most prescriptions, even if you are not hospitalized. Be sure to keep your receipts and supporting medical records.

HOME CARE

If you need home nursing care, a wheelchair, or a standard hospital bed to use at home, these are also covered.

DENTAL

TripTime includes limited dental coverage. If you require emergency dental care as a result of an accident involving face, skull, neck or jaw injuries, you have coverage for repair or replacement of your sound, natural teeth. If you require dental care for the purpose of pain relief, TripTime provides a benefit of \$100.



TIP: Damage to your teeth resulting from biting down on something hard is not considered an accident. Also, dental care that can routinely be provided in a dental office is not covered. Dental coverage is for emergency care due to a covered accident and is typically performed in tandem with medical emergency services.

ACUTE ONSET OF A PRE-EXISTING CONDITION

TripTime includes limited medical coverage for an acute onset of a pre-existing condition for US residents traveling abroad. This means if you experience an unexpected flare-up or relapse of a pre-existing condition and you need emergency care, TripTime will provide some coverage. The amount of coverage available to you depends on your age and whether or not you carry primary insurance.

TripTime® Transportation Benefits

Your TripTime Transportation Benefit limits are based on the type of service provided. You can review the limits in the Schedule of Benefits and Limits contained in your certificate. This section describes some of the Transportation coverage provisions contained in your TripTime plan.



AMBULANCE

If you are transferred from the scene of an accident to a hospital, the cost of the ambulance is covered. If you are transferred to a hospital by ambulance due to an illness, the cost of the ambulance is covered if you are admitted to the hospital as an inpatient. **If you are not admitted, the cost of the ambulance is not covered.** If you need to be transferred by ambulance from one hospital to another, you're covered.

EMERGENCY MEDICAL EVACUATION

If a life-threatening medical condition suddenly arises, you are covered for emergency transportation, by air or land, to the nearest medical facility capable of treating your condition. Once you are stabilized, your transportation back home is also covered. The expert **PCYOU** team will make all arrangements for you and will maintain constant communication with you, your doctors, and your family members during the entire process.

EMERGENCY REUNION

While you are hospitalized after an emergency medical evacuation, TripTime covers the cost of round-trip commercial transportation, so a relative or friend from home can be by your side. TripTime also covers the cost of a hotel room and meals for up to 15 days for your friend or relative. Your relative or friend should be sure to keep copies of all paid receipts to submit to PCU for reimbursement. The fast and friendly **PCYOU** team will be happy to help with the arrangements.

REPATRIATION OF MORTAL REMAINS OR LOCAL BURIAL

Unfortunately, people sometimes die during an international trip. When this happens, the process of repatriating your remains can be gut-wrenching, expensive, time-consuming, and an added pressure on your loved ones at a time when they're grieving. TripTime covers the cost of preparing and transporting your remains home. And the compassionate **PCYOU** team will help with making all the arrangements. If repatriation of your bodily remains is not possible or desired, TripTime covers the cost of your local burial.

RETURN OF MINOR CHILDREN

Your dream trip can quickly turn into a nightmare if illness, injury, or even death strikes, leaving your children unattended in a foreign land. TripTime covers the cost of one-way commercial transportation of your unattended children home, plus the cost of a chaperone, if necessary, to assure your childrens' safety. The caring **PCYOU** team will help with all the arrangements, with the safety of your children as our number one priority.

TRIP INTERRUPTION

Sometimes, you have to cut your trip short because of unexpected emergencies that arise at home during your absence. If you learn of the substantial destruction of your home due to fire or weather, TripTime® covers the cost of your one-way commercial transportation home. If you learn of the death of a close family member while abroad, TripTime covers the cost of your commercial one-way transportation home or to the location of the deceased person's funeral or burial.



TIP: Always keep copies of your itineraries and unused transportation tickets; you'll need them when you file your claim.

NATURAL DISASTER DAILY REPLACEMENT ACCOMMODATIONS

The frequency and intensity of natural disasters is increasing worldwide. It can be impossible to recover the money you paid in advance for accommodations located in affected areas. You could be left with no place to stay, and not enough cash to pay for replacement accommodations. If a natural disaster occurs during your trip and evacuation from the affected area is ordered by the local authorities, TripTime provides \$250 per day for up to 5 days for replacement accommodations. Any refund from the original accommodations will be deducted from this benefit.

POLITICAL EVACUATION AND REPATRIATION

Political instability can emerge unexpectedly, anywhere in the world. If the US Department of State or similar government organization from your home country orders the evacuation of all non-essential government personnel from your location, TripTime covers the cost of your transportation in the most appropriate manner available consistent with the circumstances, to the nearest safe place and/or to your home. Remember, this benefit is not available if a Travel Warning or Emergency Travel Advisory was issued or was in effect at any time during the 6 months prior to your arrival.



TripTime® Lump Sum Benefits

Your TripTime Lump Sum Benefits and their limits vary based on the type of claim you file. For a full summary of the Lump Sum coverage provisions contained in your TripTime plan, see the Schedule of Benefits and Limits contained in your certificate.



ACCIDENTAL DEATH

If you die in an accident while on your trip abroad, TripTime will pay your beneficiary the lump sum benefit indicated in your Certificate. Your beneficiary is the person you designate by completing the Beneficiary Designation form at mypointcomfort.com. If you do not designate a beneficiary and you are age 18 or older, then your beneficiary is determined in the following order: 1. your spouse (if any), 2. your children equally (if any), 3. your estate. If you are younger than 18, your beneficiary is determined in the following order: 1. your custodial parent(s) (if any), 2. your siblings equally (if any), 3. your estate.

ACCIDENTAL DISMEMBERMENT

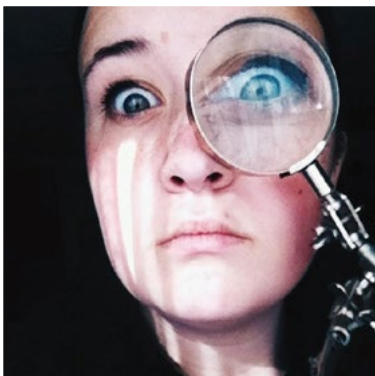
Half of the lump sum benefit indicated in your certificate will be paid to you if you are in an accident which results in your dismemberment while on your trip abroad. Dismemberment means complete severance from your body of your arm when the severance is at or above (toward your elbow) your wrist, or the leg, where severance is at or above (toward your knee) your ankle, or permanent and irrevocable loss of sight. The full lump sum benefit will be paid to you if your dismemberment involves more than one limb or eye.

COMMON CARRIER ACCIDENTAL DEATH

If you die in an accident while traveling on board a common carrier, TripTime will pay your beneficiary the lump sum benefit indicated in your certificate. A common carrier is an organization that transports people from place to place by air, rail, bus or water. A taxi, limousine, motorcar, motorcycle, or any form of transportation by animal or human means (think camel, horse, elephant, or rickshaw) is not a common carrier.

HOSPITAL INDEMNITY

If you are hospitalized as an inpatient while abroad, TripTime will pay you \$100 per night for up to 10 nights. You can spend this money any way you want.



Still have questions?

Contact the PCYOU Team at:
help@pointcomfort.com

Via the web:
PCYOU.pointcomfort.com

Part 4 | Decisions, Decisions



Adventure Sports Option

If you plan to get in touch with the adventurer inside while you're abroad, you should select the TripTime® Adventure Sports option. For a bit more money, you can purchase medical coverage for:

Remember: If you do not purchase **Adventure Sports** Coverage, **you will not be covered** if you get injured while participating in these activities.

- Abseiling
- BMX
- Bobsledding
- Bungee jumping
- Canyoning
- Caving
- Hot air ballooning
- Kitesurfing and Kiteboarding
- Motorcycle riding as a driver or passenger
- Mountaineering (below 4,500 meters from ground)
- Parachuting, Paragliding, or Parascending
- Rapelling
- Scuba-diving or sub-aqua pursuits less than 50 meters deep
- Skydiving
- Spelunking
- Whitewater kayaking or rafting (less than Class V)
- Wildlife safaris
- Windsurfing
- Ziplining
- Downhill and/or cross-country snow skiing, snowboarding, and snowmobiling, provided that such activity is not in any violation of applicable laws, rules or regulations or away from prepared and marked in-bound, patrolled territories or against the advice of the local ski school or local authoritative body.

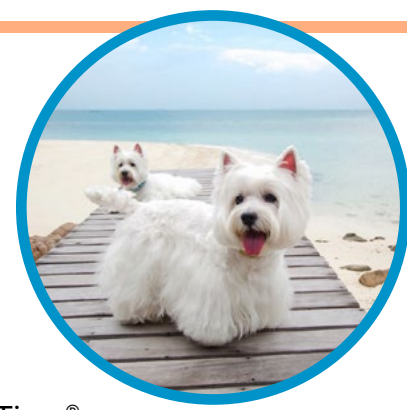
COLLISION SPORTS, EXTREME SPORTS, AMATEUR AND PROFESSIONAL SPORTS – NOT COVERED

If you get hurt while participating in any sport where you purposely collide with another person, object, ground, or water you will not have coverage under TripTime®. Likewise, if you plan to participate in extreme sports, like base jumping, extreme skiing or free diving, you won't be covered (in case you were wondering, running with the bulls is extreme). If you get hurt while participating in organized, sponsored, or sanctioned competitions, or any athletic activity for payment or compensation, you will not be covered under TripTime.



TIP: If you plan to be on a motorcycle, you need to purchase the Adventure Sports coverage option.

Personal Equipment and Pet Coverage Option



PERSONAL EQUIPMENT COVERAGE

If you purchase the Personal Equipment and Emergency Pet Care option, TripTime® will cover some of your valuables, and your canine or feline travel companions. TripTime will pay the actual cash value of the following items if they are lost by the transportation company (airline, cruise line, bus line, or train), or if they are stolen from you during your trip:

- **Sports Equipment:**
Skis, ski boots, ski poles, snowboards, snowboard boots, golf clubs, golf bags, and tennis rackets.
- **Photography Equipment:**
Cameras, flash accessories, and lenses.
- **Electronic Equipment:**
Your mobile phone, tablet, or laptop computer

If your personal equipment is lost by a transportation company, file your claim with them first – then provide copies to PCU. PCU will pay the difference between what the transportation company pays (which can sometimes be nothing) and the actual cash value of your equipment. You will need to provide PCU with copies of the claim you filed with the transportation company, evidence of their payment (or non-payment) of your claim and a detailed description of your lost property including original purchase price and date.

If your property is stolen from you, you must report the theft to local police, and obtain a copy of their report. This is important.



TIP: If you do not provide a complete and legible police report which describes the stolen items and the circumstances of the theft, your claim will not be paid.

(Optional coverages, cont.)



PET COVERAGE

The Personal Equipment and Pet Coverage option includes a benefit of up to \$100 for Emergency Vet care. And if your hospitalization or death while abroad results in your pet being left alone for a period expected to exceed 3 days, TripTime® will reimburse up to \$20 per day for 5 days plus up to \$500 for transportation home for your pet. The **PCYOU** team can help you locate a veterinarian, kennel, or make pet transportation arrangements.

Only cats or dogs (no parrots, skunks, pigs, snakes, etc.) who are in good health and at least 6 months old and not yet 10 years old are covered. PCU will require a complete copy of your pet's veterinary records from your home vet.



TIP: Remember, if there are no veterinary records for your pet, no benefits can be paid.

Part 5 | Stuff That Isn't Covered



*It pays to be aware of the **exclusions** contained in any insurance policy. You should review your Certificate for a complete list of all exclusions. Here is a partial list; we have included the most commonly misunderstood TripTime® exclusions.*

War

You are not covered if you are involved in a war of any kind. “War” is broadly defined to include almost any act by a foreign enemy and any act of violence undertaken for the purpose of overthrowing or influencing the government of any country or area. And you are not covered if you are injured or become ill as a result of any release of nuclear, biological, or chemical material.

Terrorism

You **DO** have coverage if you are injured as an innocent bystander to an act of terrorism – as long as the act of terrorism doesn’t involve the release of nuclear, biological, or chemical material. If you are involved in the planning, coordination or execution of an act of terrorism, you are not covered. If you travel to an area where a Travel Warning or Emergency Travel Advisory has been in effect any time during the 6 months before your arrival, you are not covered. Also, if you do not leave a location where a Travel Warning or Emergency Travel Advisory is issued after you arrive, you are not covered.



A Travel Warning, or Emergency Travel Advisory, is defined as:

Published statement or website document issued by the US Department of State, Bureau of Consular Affairs, Centers for Disease Control and Prevention, United Nations, World Health Organization or similar government or non-governmental agency of the insured person’s home country, warning that travel to specified countries, regions or locations poses serious risks to safety and security or exposes the insured person to a greater likelihood of life-threatening risks, including, without limitation, US Department of State Travel advisories Levels “3 – Reconsider travel” and “4 – Do not travel”.

Pre-existing Conditions

Your Pre-existing Conditions are not covered, **except** an Acute Onset of a Pre-existing Condition which begins while you are outside the US is covered. The amount of coverage available for an Acute Onset of a Pre-existing Condition is much less than for conditions that are not Pre-existing.

A Pre-existing Condition is defined as follows:

Any (1) condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received during the two (2) years immediately preceding the Certificate Effective Date; (2) condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) within the two (2) years immediately preceding the Certificate Effective Date; (3) Injury, Illness, sickness, disease, or other physical, medical, mental, or nervous condition, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of the Insured Person's Application or within the two (2) years immediately preceding the Certificate Effective Date.

An Acute Onset of Pre-existing Condition is defined as follows:

A sudden and unexpected outbreak or recurrence of a Pre-existing Condition which occurs: (1) spontaneously and without advance warning in the form of Physician recommendations or symptoms, is of short duration, is rapidly progressive, and requires Emergency medical care; and (2) after the Certificate Effective Date; and (3) prior to the age indicated in the Schedule of Benefits and Limits contained herein. Treatment by a physician must be obtained within the twenty-four (24) hours beginning on the date and at the time of the sudden and unexpected outbreak or recurrence.

General Exclusions

- If you wait more than 60 days to notify PCU about your claim and submit documents, it will not be covered.
- If you wait more than 180 days to provide PCU with a Claimant's Statement and Authorization and all required documents, your claim will not be covered.
- If you wait more than 30 days to seek treatment for an illness or injury, there is no coverage for that illness or injury.

(General Exclusions, cont.)

- Services or supplies provided by your relatives are not covered.
- Services or supplies provided for free are not covered.
- All TripTime® benefits, except Lump Sum benefits, are secondary to any other coverage. That means if you have any other coverage you must first file your claim with the other insurer. After the other insurer pays your claim, provide PCU with a copy of the other insurer's explanation of benefits. PCU will calculate what you would be owed if you did not have other coverage, then subtract the amount paid by the other insurer, and then pay the balance.
- If advance approval by PCU is required and you do not obtain advance approval, your claim will not be covered.
- If arrangements are required to be made by PCU and instead, you make them yourself, you will not be covered.
- If you have any claim while under the influence of alcohol or drugs it will not be covered. This does not apply to drugs prescribed by a doctor and taken in accordance with the doctor's instructions, unless those drugs were prescribed to treat substance abuse.
- If you have any claim for an amount that exceeds the Usual, Reasonable and Customary charge, the amount in excess of the Usual, Reasonable and Customary charge will not be covered.

Diagnosis-oriented Exclusions

- Birth defects, hereditary conditions and congenital disorders
- Any method of birth control
- Infertility, impotency or sexual dysfunction
- Pregnancy
- Newborn care
- Cancer
- Most skin conditions
- Non-surgical care of feet
- Mental health disorders
- Weight modification, obesity
- Modification of physical body to change or improve psychological, mental or emotional well-being
- Glasses, contacts, hearing aids, hearing implants and any examination or diagnostic test for these devices
- Eye surgery to correct nearsightedness, farsightedness or astigmatism
- TMJ
- Sexually transmitted diseases
- Routine physical exams
- Substance abuse
- Accidental death resulting from an illness or disease
- AIDS, ARC and all related conditions
- Claims for services or supplies that are not medically necessary
- Cosmetic or aesthetic procedures (except reconstructive surgery when medically necessary and related to a covered Surgery).
- Sleep disorders
- Inpatient care of urinary tract during the first 90 days of your coverage

Provider-oriented Exclusions

- Organ or tissue transplants
- Chiropractor
- Telephone consultations
- Failure to keep a scheduled appointment
- Investigational, Experimental or for Research Purposes
- Custodial Care
- Educational or Rehabilitative care
- Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy
- Holistic care, massage and kinesitherapy
- Hair loss, or hair growth
- Exercise or fitness programs
- Hospice care
- Genetic medicine
- Non-prescription drugs, drugs that are not approved by US FDA, or “off-label” drugs

Geographic Exclusions

- Locations where a Travel Warning or Emergency Travel Advisory was issued or in effect within the 6 months before your arrival.
- Locations where a Travel Warning or Emergency Travel Advisory becomes effective after your arrival in the affected location if you refuse or fail to leave.
- Epidemics, pandemics, public health emergencies, natural disasters or other disease outbreak, if prior to your arrival,
 1. the World Health Organization has issued an Emergency Travel Advisory, or
 2. the US Center for Disease Control and Prevention has issued a Warning Level 3 (avoid nonessential travel), or
 3. a similar governmental agency of your home country has published or communicated a travel Warning or Emergency Travel advisory informing the public about such health issues.
- Any claims incurred in your home country except eligible medical expenses incurred during a benefit period or incidental trip home if your home country is the US.



Activity-oriented Exclusions

- Anything that occurs during your commission of a violation of law, excluding minor traffic violations
- Self-inflicted injuries or illnesses; suicide or attempted suicide while sane or insane
- Any claim associated in any way with a motorized vehicle that does not require licensing as a motor vehicle (for example, a motorized scooter or electric bicycle)
- Any claim associated with operation of a motorized vehicle without a valid operator's license (unless participating in a drivers' education program)
- Any claim associated with a 2- or 3-wheeled motorized vehicle, or any motorized vehicle not designed primarily for use on public streets (limited coverage for motorcycle riding is provided under the Adventure Sports Coverage option if purchased)
- Any claim associated with your operation of any vehicle, including watercraft, aircraft, bicycles and scooters (whether or not motorized and whether or not an operator's license is required and whether or not the vehicle is required to be licensed) after consuming liquor or drugs in excess of the applicable blood/alcohol limit.
- Claims resulting from your participation in Contact Sports

Definition of Contact Sports:

A sport in which the participants purposely hit or collide with each other inanimate objects, the ground or water, with force, including without limitation: American football, basketball, high diving and cliff diving, fighting or combat sports, including without limitation, boxing, wrestling, martial arts, mixed martial arts, fencing and kickboxing; hockey, including ice and field hockey, lacrosse, polo, rodeo, rugby, ski jumping, soccer.

- Claims resulting from your participation in Amateur Athletics

Definition of Amateur Athletics:

An amateur or other non-professional sporting, recreational or athletic activity that is organized, sponsored and/or sanctioned, and/or involves regular or scheduled practices, games and/or competitions. Amateur Athletics includes, without limitation, intercollegiate, interscholastic and intermural sports. Amateur Athletics does not include athletic activities that are non-organized, non-contact, and engaged in by the insured person solely for recreational, entertainment or fitness purposes.



(Exclusions, cont.)

- Claims resulting from your participation in Professional Athletics

Definition of Professional Athletics:

A sporting activity, including practice, preparation and actual sporting events, for any individual or organized team that is a member of a recognized professional sports organization, is a member of a playing league that is directly supported or sponsored by a professional team or professional sports organization, or has any athlete receiving for his or her participation any kind of payments or compensation, directly or indirectly, from a professional team or professional sports organization.

- Claims resulting from your participation in Extreme Sports

Definition of Extreme Sports:

A sporting activity, including practice, preparation and actual sporting events, which involves a high degree of risk. These activities often involve speed, height, a high level of physical exertion and/or highly specialized gear, and often carry the potential risk of serious or permanent physical injury and even death. These activities include, without limitation, the following and any combination or derivative of the following: Back country snow skiing, snowboarding or snowmobiling, base jumping, cave diving, downhill mountain biking, extreme skiing, free diving, free flying, free running and Parkour, free skiing, freestyle scootering, gliding, heli-skiing, ice canoeing, ice climbing, jet skiing, racing any vehicle or animal, including mountain bikes, motocross, motorcycle racing, motor rally, snowmobile racing, truck racing, horse racing, boat racing, mountaineering above elevation of 4,500 meters from ground level, piloting a commercial or non-commercial aircraft, powerboating, skateboarding, snow skiing, snowboarding or snowmobiling off piste, scuba diving or sub-aqua pursuits below a depth of 50 meters, whitewater kayaking or whitewater rafting Class V or higher difficulty (Class V = a section of a river, stream or other waterway or watercourse where the current moves with enough speed or force to meet, but not to exceed, the qualifications of Class V as determined by the International Scale of River Difficulty or as commonly published by a local authority or government agency), wingsuit flying.



(Exclusions, cont.)

- Claims resulting from your participation in Adventure Sports **UNLESS you have purchased the Adventure Sports Coverage option**, in which case limited medical coverage is provided.

Definition of Adventure Sports:

A sporting activity undertaken for the purposes of recreation, an unusual experience or excitement, typically performed outdoors, and involving a medium degree of risk, including only the following: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, downhill and/or cross-country snow skiing and snowboarding and snowmobiling, provided that such activity is not in any violation of applicable laws, rules or regulations or away from prepared and marked in-bound, patrolled territories or against the advice of the local ski school or local authoritative body, hot air ballooning, kitesurfing and kiteboarding, mountaineering below 4,500 meters from ground level, motorcycle riding as a driver or passenger, zip lining, parachuting, paragliding, parascending, rappelling, scuba diving or sub-aqua pursuits at less than depth of 50 meters, skydiving, spelunking, whitewater kayaking or whitewater rafting in water less than Class V difficulty, wildlife safaris, windsurfing.



Part 6 | PCYOU Assistance Services



The **PCYOU** team is available for routine assistance during working hours (Monday through Friday, 7:00 AM to 6:00 PM EST) and for emergency assistance 24/7/365. The following assistance services are included with every TripTime® plan:

Travel arrangement assistance

If you need to re-route travel plans, or make new plans, because of a medical emergency, the **PCYOU** team will spring into action. We will help you get from where you are to where you need to be.

Emergency message relay

During emergencies, the fastest possible transfer of information between concerned parties could mean the difference between catastrophe and mere inconvenience. The incredible **PCYOU** team works tirelessly to make sure the right word makes it to the right ear, even when that ear is half a world away.

Medical referrals

You're traveling abroad and you need to see a doctor - not just any doctor, a specific *kind* of doctor - but you don't speak the language. The awesome **PCYOU** team's got your back, with reliable medical referrals for anywhere on the globe.

Transmittal of medical records

Doctors can't treat you effectively if they don't have the full story! The fast and efficient **PCYOU** team is on it, swiftly transferring your pertinent medical records to wherever they're needed.

Accommodation arrangement assistance

Something unexpected happens and you need to get somewhere other than where your reservations are for—fast. Ordinarily, that means a desperate scramble to get a roof over your head, but not when the reliable **PCYOU** team is on the job! When a covered event sends you packing, we'll locate reputable lodging in the new location, make a reservation under your name, and send you directions.

Embassy locations, directions, hours

Let the knowledgeable **PCYOU** team be your source for all information regarding your country's official representation to the land in which you're traveling.

Lost passport replacement assistance

Nobody wants to find themselves in a foreign land without their passport, yet it does occasionally happen, and more often than some might think. If you find yourself

in this unenviable position, the dependable **PCYOU** team can be your best friend, coordinating with your State Department and embassy to get a new passport made and in your hands as fast as we can.

To access PCYOU Assistance Services, just contact PCU:

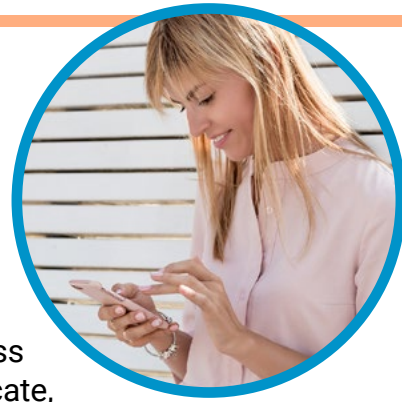
Go to the **PCYOU** Personal Portal to live chat with a representative

Send an email to **help@pointcomfort.com**

Call PCU toll free at **1-844-210-2010** (we accept collect calls)



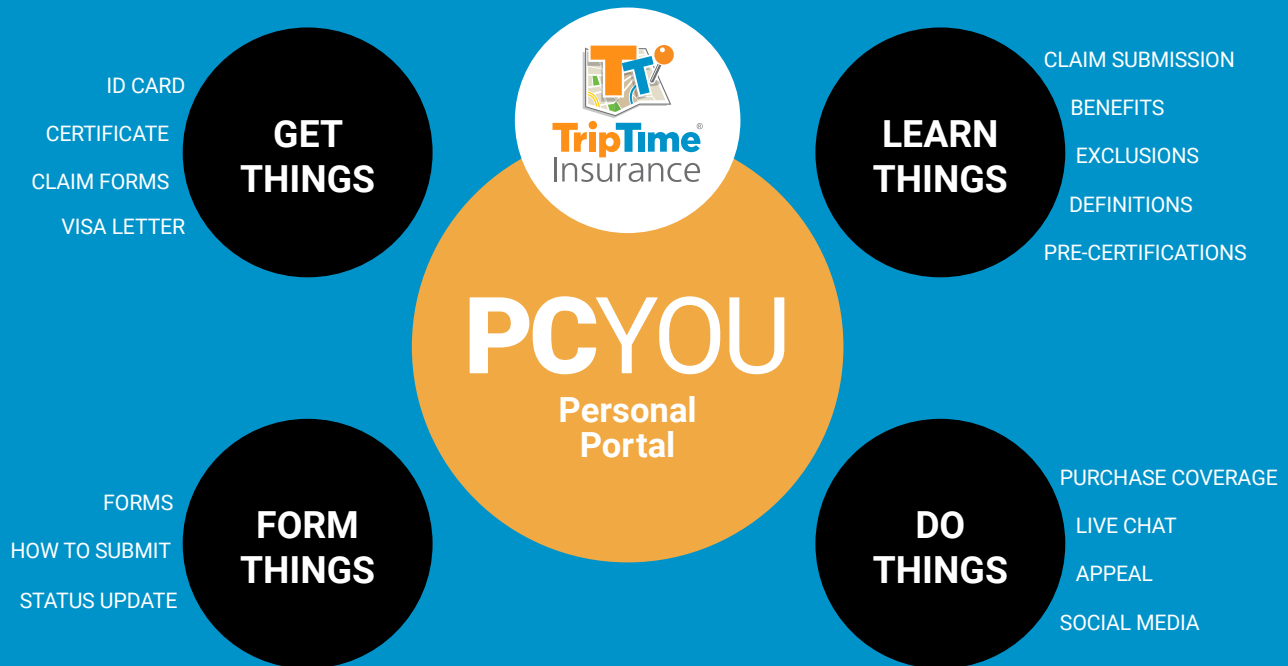
The PCYOU Personal Portal: A Quick Start Guide



When you purchased TripTime®, you set up a username and password for access to your personalized travel portal. This portal contains a copy of your certificate, your ID card, and other very important information. The **PCYOU** Personal Portal is also a handy place to go for links to other websites with information that may be of interest to you.

QUICK REFERENCE GUIDE

Use this guide to understand the resources available to you at the **PCYOU** Personal Portal.



PCYOU.pointcomfort.com

Part 8 | Upon Further Review...



Here's how to ask us to take another look at your claim:

Step 1 | Contact Us

Call our easily accessible **PCYOU** team 24/7/365 if you have a concern regarding a claim denial. If your claim is not resolved with a phone call to the assistance team, you may submit an appeal in writing.

Step 2 | Submit A Written Appeal

PCU must receive your written appeal within 90 days of the date you received your Explanation of Benefits (EOB). It is very important you include all supporting documents with your appeal, to ensure swift resolution. In your written appeal, be sure you list the reasons you feel there was an error, and why you believe your claim should be paid.

You may submit your appeal in writing to **claims@pointcomfort.com** or via mail to:

Point Comfort Underwriters - Appeals
306 Prospect Street, Suite 100
Indianapolis, IN 46225

Step 3 | Appeal Decisions

Decisions on appeals are made by PCU within 30 days of the receipt of your written appeal. All responses will be detailed and submitted to you in writing via email or mailed letter.

Here's how to let us know we messed up:

At PCU, we strive to make things easy for you – easy access, easy understanding... easy resolution. Being human, though, we sometimes fall short of the mark. When that happens, we want to know about it, so we can correct it as soon as humanly possible. If you think we've messed up in any way, simply contact our supportive **PCYOU** team by phone, email, chat, or mail and we will work with you to resolve any issues.

Email: **help@pointcomfort.com**
Phone: **(844) 210-2010**
Live Chat: **PCYOU.pointcomfort.com**



Coverholder at LLOYD'S

About Us

PCU does things differently from other insurance organizations. We're a tech-driven crew that knows its way through the maze of international healthcare. Using our technology in new and innovative ways enables us to supercharge and simplify our customers' experience. It empowers us to serve a greater number of people—over half a million last year—without diminishing the quality of that service. Sometimes technology gets a bad rap for being cold and impersonal, but at PCU, we believe it's only as cold and impersonal as you program it. Our next-level service is a result of never forgetting that these are peoples' lives we're talking about, not just a bunch of ones and zeros.

So, it's not just about machines at PCU. We collaborate with top-rated, globally recognized insurance companies. We serve a large network of insurance producers and healthcare professionals from every corner of the globe. At PCU, our staff of underwriters, technologists, medical clinicians and customer service specialists work 24/7 to make our customers' international healthcare experiences a bit easier.

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation, and the future, of the insurance industry. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex, and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world — building resilience for businesses and local communities and strengthening economic growth around the world. For more information, visit www.lloyds.com.