

Travel Protection Plan

HTH Worldwide

CERTIFICATE PLAN CODE 60HTH

The material contained within is your Certificate of Insurance. No coverage is in force unless payment has been made for this plan. The Master Policy, available upon request, will govern the final interpretation of any provision or claim.

IMPORTANT: Keep this document and carry a copy with you when you travel. If you need to cancel your trip, contact the company you booked with immediately to cancel your reservation.

**FOR CERTIFICATE INQUIRIES OR CUSTOMER SERVICE, CALL:
(866) INSU-BUY**

DESCRIPTION OF 24-HOUR EMERGENCY ASSISTANCE SERVICES (PROVIDED BY CSA'S DESIGNATED PROVIDER)

Available Services

Various 24-Hour Emergency Assistance Services are provided along with the HTH Administration Services. A description of all 24-Hour Emergency Assistance Services are contained in this document. The 24-Hour Emergency Assistance Services are only available to persons whose primary residence is in the United States or Canada. This plan is administered by HTH Administration Services.

HOW TO CALL THE 24-HOUR EMERGENCY HOTLINE

If you need emergency help for an available service, you can call toll-free 24 hours a day to (866) 922-0278 from within the United States, or call collect to (202) 974-6480 from around the world.

When calling, you should have available your Policy/Reference number and Plan Code, your location, a local telephone number, and details of the situation. After your coverage has been verified, the assistance provider will assist you. If you cannot call collect from your location, dial direct and give the assistance provider your telephone number and location and they will call you back.

To call collect from a foreign country you may first need to reach a live operator on the line. In some cases, that operator may not understand how to process collect calls to the United States. To be prepared, please visit www.consumer.att.com/global/english/away/directservice.html for information on how to reach an English-speaking operator. If you were unable to reach HTH collect and paid for your call, we will ask you for a number to call you back so you will pay no further charges.

In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance and then contact the assistance provider.

There may be times when circumstances beyond the assistance provider's control hinder their endeavors to provide help services; however, they will make all reasonable efforts to provide services and help resolve your problem.

The assistance provider cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

The assistance provider's staff will do their best to refer you to the appropriate providers. However, the assistance provider and HTH cannot be held responsible for the quality or results of any services provided by these independent practitioners.

AVAILABILITY OF SERVICES

You are eligible for informational and concierge services at any time after you purchase this plan.

The Emergency Assistance Services become available when you actually start your trip.

Emergency Assistance, Concierge and Informational Services end the earliest of: midnight on the day the program expires; when you reach your return destination; or when you complete your trip.

INFORMATIONAL SERVICES

The assistance provider offers a wide range of informational services before you leave home and during your trip, including: Visa, Passport, Inoculation and Immunization Requirements, Cultural Information, Temperature, Weather Conditions, Embassy and Consulate Referrals, Foreign Exchange Rates, and Travel Advisories.

EMERGENCY ASSISTANCE SERVICES

Medical Referral

If an emergency occurs during a trip that requires you to visit a doctor, you should call the Emergency Hotline to obtain the names of local qualified doctors who speak your language. If additional medical services are required, the assistance provider is prepared to consult with the attending physician and provide such assistance, as they believe to be in your best interest.

Traveling Companion Assistance

If a Traveling Companion loses previously-made travel arrangements due to your medical emergency, the assistance provider will arrange for your Traveling Companion's return home.

Emergency Cash Transfer

If your cash or traveler's checks are lost or stolen, or unanticipated emergency expenses are incurred, the assistance provider will help arrange for an emergency cash transfer in currency, traveler's checks, or other forms as deemed acceptable by the assistance provider. The assistance provider will advance up to \$500 after satisfactory guarantee of reimbursement from you.

Legal Referral

The assistance provider will locate attorneys available during regular working hours. Assistance will also be provided to advance bail bond, where permitted by law. You are responsible for contracted legal fees.

Locating Lost or Stolen Items

The assistance provider will assist in locating and replacing lost or stolen luggage, documents and personal possessions.

Replacement of Medication and Eyeglasses

The assistance provider will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. The assistance provider will also arrange

for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility. The refill may require a visit to a local physician. You should be prepared to furnish the assistance provider with a copy of your original prescription and/or the name and phone number of your regular attending physician.

Embassy and Consular Services

The assistance provider will provide referrals to travelers needing the assistance of U.S. embassies and consulates.

Worldwide Medical Information

The assistance provider can provide necessary inoculation and vaccination information, and detailed general health and medical descriptions of destinations around the world.

Interpretation/Translation

The assistance provider will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

Emergency Message Relay

Emergency messages can be relayed to and from friends, relatives, personal physicians and employers.

Pet Return

The assistance provider will arrange for the return of your pet to your home if your pet is traveling with you and you are unable to take care of your pet due to a medical emergency.

Vehicle Return

The assistance provider will make arrangements to have a designated person or provider return your vehicle to your home (or your rental vehicle to the closest rental agency) if you experience a medical emergency or mechanical problems, which prevent you from driving the vehicle.

CONCIERGE SERVICES

City profiles provide travelers access to information on over 10,000 destinations worldwide, including a complete report on local entertainment, social customs, and health advisories.

Epicurean needs arranges the delivery of specialized foods and beverages to your home or office, including gourmet meats and fine wine.

Event ticketing provides tickets to virtually any sporting, theater or concert event worldwide.

Flowers and gift baskets include the purchase and shipment of flowers and gift baskets to friends, family members, and business associates.

Golf outings and tee times provide referrals and tee times at golf courses around the world.

Hotel accommodations offers research and recommendations on hotels worldwide and book reservations if requested by you.

Meet-and-greet services include the pick-ups of friends; family members or business associates at airports or other common carrier destinations by limousine personnel.

Personalized retail shopping assistance includes purchasing selected retail items at your request.

Pre-trip assistance provides information on travel destinations, city profiles, weather, special events, ATM locations, currency exchange rates, immunization and passport requirements, and related services.

Procurement of hard-to-find items ensures our associates will use every means possible to obtain an obscure or exotic item at your request.

Restaurant reviews and reservations provides you with information on restaurants worldwide and the ability to book reservations from anywhere, anytime.

Rental car reservations provide worldwide reservations through most major rental car agencies.

Airline reservations provide full-service air travel accommodations to destinations worldwide.

10-DAY RIGHT TO EXAMINE CERTIFICATE:

If you are not satisfied for any reason, you may return your certificate within 10 days after receipt. Your plan payment will be refunded, provided there has been no incurred covered expense. When so returned, the certificate is void from the beginning. Return the certificate to our authorized agent.

After this 10-day period, the payment for this plan is non-refundable.

ELIGIBILITY AND EFFECTIVE DATES OF INSURANCE

Who is Eligible for Coverage

A person who has arranged to take a Covered Trip, and pays the required plan payment, and is a resident of the United States of America.

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of: 1) the date the plan payment has been received by our authorized agent; 2) the date and time you start your Covered Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Trip.

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day after the date your plan payment is received by our authorized agent.

Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Covered Trip if the required plan payment is received.

When Coverage Ends

Your coverage automatically ends on the earlier of:

1. the date the Covered Trip is completed; or
2. the Scheduled Return Date; or
3. your arrival at the return destination on a round trip, or the destination on a one-way trip; or
4. cancellation of the Covered Trip covered by the plan.

All coverages under the plan will be extended if your entire Covered Trip is covered by the plan and your return is delayed by unavoidable circumstances beyond your control.

If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

SUMMARY OF COVERAGES

Air Flight Accident

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 Covered Trip, and covered under the plan, and you suffer one of the losses listed below within 180 days of the Accident. The principal sum is the benefit amount shown on the Schedule.

Air Flight Benefits

The benefits provided by the plan for Air Flight applies only if you sustain a covered loss in an Accident which occurs while a passenger in or on, boarding or alighting from an aircraft of a regularly scheduled airline or an air charter company that is licensed to carry passengers for hire.

Loss:	Percentage of Principal Sum Payable:
Life	100%
Both Hands; Both Feet	100%
Sight of Both Eyes; One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Hand; One Foot or Sight of One Eye	50%

If you suffer more than one loss from one Accident, we will pay only for the loss with the larger benefit. Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and ir-recoverable loss of sight.

Exposure and Disappearance

If by reason of an Accident covered by the plan, you are unavoidably exposed to the elements and as a result of such exposure suffer a loss for which benefits are otherwise payable; such loss shall be covered hereunder.

If you are involved in an Accident which results in the sinking or wrecking of a conveyance in which you were riding and

your body is not located within one year of such Accident, it will be presumed that you suffered loss of life resulting from injury caused by the Accident.

Medical or Dental Expense Benefits

We will pay this benefit, up to the amount on 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 Trip; 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, which exceeds the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Please refer to the Definitions, for an explanation of Pre-Existing Conditions, which are excluded under the Medical or Dental Expense Benefits.

Covered Expenses:

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 during a Covered Trip;
2. expenses for emergency dental treatment incurred by you during a Covered Trip.

Your duties in the event of a Medical or Dental Expense:

1. You must provide us with all bills and reports for medical and/or dental expenses claimed.
2. You must provide any requested information, including but not limited to, an explanation of benefits from any other applicable insurance.
3. You must sign a patient authorization to release any information required by us, to investigate your claim.

Emergency Assistance Benefits

We will pay this benefit, up to the amount on 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 Trip; 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, which exceeds the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Please refer to the Definitions, for an explanation of Pre-Existing Conditions, which are excluded under the Emergency Assistance Benefits.

Covered Expenses:

1. 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 Advisor's prior approval;
2. 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 in the United States of America, when deemed medically necessary by the attending physician, subject to the Program Medical Advisor's prior approval;
3. 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;
4. expenses for transportation, not to exceed the cost of one-way economy-class air fare, to your place of residence in the United States of America, 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 Advisor's prior approval;
5. expenses for one-way economy-class air fare (or first class, if your original tickets were first class) to your place of residence in the United States of America, 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;
6. repatriation expenses for preparation and air transportation of your remains to your place of residence in the United States of America, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the United States of America or Canada.

Trip Cancellation and Trip Interruption Benefits

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if you are prevented from taking your Covered Trip due to your, your Family Member's, or Traveling Companion's Sickness, Injury, or death that occurs before departure on your Covered Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician, in person, at the time the Covered Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Trip.

We will pay a benefit if you are prevented from taking your Covered Trip due to Other Covered Events, as defined, that occur before departure on your Covered Trip.

Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule, for the amount of forfeited, prepaid, non-refundable, non-funded, and unused published payments or deposits that you

paid for your Covered Trip. We will pay your additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is canceled and your Covered Trip is not canceled.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if: 1) your arrival on your Covered Trip is delayed beyond the Scheduled Departure Date; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip due to your, a Family Member's, or Traveling Companion's Sickness, Injury, or death. 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 Trip 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, in person, at the time the Covered Trip 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 Trip or to prevent you from continuing your Covered Trip.

We will pay a benefit if: 1) your arrival on your Covered Trip is delayed beyond the Scheduled Departure Date; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip due to Other Covered Events, as defined.

Post-Departure Trip Interruption Benefits

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus one of the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip:
 - a. to the next scheduled destination where you can catch up to your Covered Trip; or
 - b. to the final destination of your Covered Trip; or
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip 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. your additional cost as a result of a change in the per-person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is interrupted and your Covered Trip is continued.

Travel Delay

If your Covered Trip is delayed for 6 hours or more, we will reimburse you, up to the amount shown in the Schedule for reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Travel Delay must be caused by or result from:

- a. Common Carrier delay; or
- b. loss or theft of your passport(s), travel documents or money; or
- c. quarantine (except as a result of a pandemic or epidemic); or
- d. hijacking; or
- e. natural disaster or adverse weather; or
- f. a documented traffic accident while you are en route to departure; or
- g. unannounced strike; or
- h. a civil disorder; or
- i. your, a Family Member traveling with you or a Traveling Companion's Injury or Sickness; or
- j. a Family Member traveling with you or a Traveling Companion's death.

Baggage and Personal Effects Benefit

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, passports or visas during your Covered Trip. We will also pay for loss due to unauthorized use of your credit cards, if you have complied with all of the credit card conditions imposed by the credit card companies.

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 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 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.

Continuation of Coverage

If the covered Baggage, passports or visas are in the custody of a Common Carrier, and delivery is delayed, this coverage will continue until the property is delivered to you. This continuation of coverage does not include loss caused by or resulting from the delay.

Items Not Covered

We will not pay for damage to or loss of:

1. animals; or
2. 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; or

3. boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances; or
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; or
5. documents or tickets, except for administrative fees required to reissue tickets; or
6. money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards, except as noted above; or
7. property shipped as freight or shipped prior to the Scheduled Departure Date; or
8. contraband.

Losses Not Covered

We will not pay for loss arising from:

1. defective materials or craftsmanship; or
2. normal wear and tear, gradual deterioration, inherent vice; or
3. rodents, animals, insects or vermin; or
4. mysterious disappearance; or
5. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Your Duties in the Event of a Loss

In case of loss, theft or damage to Baggage and Personal Effects, you should: 1) immediately report the incident to the hotel manager, tour guide or representative, transportation official, local police or other local authorities and obtain their written report of your loss; and 2) take reasonable steps to protect your Baggage from further damage, and make necessary, reasonable and temporary repairs. We will reimburse you for these expenses. We will not pay for further damage if you fail to protect your Baggage.

Baggage Delay Benefit

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 for 24 hours or more during your Covered Trip. We will also reimburse you up to \$25 for expenses incurred during your Covered Trip to expedite the return of your delayed baggage. This coverage terminates upon your arrival at the return destination of your Covered Trip.

DEFINITIONS

In the Certificate, "you", "your" and "yours" refer to the Insured. "We", "us" and "our" refer to the company providing this coverage. In addition, certain words and phrases are defined as follows:

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

ACCOMMODATION means any establishment used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are required.

ACTUAL CASH VALUE means purchase price less depreciation.

BAGGAGE means luggage, personal possessions and travel documents taken by you on the Covered Trip.

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

COVERED TRIP means: 1) A period of round-trip travel away from Home to a destination outside your city of residence; the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and return dates specified when the Insured enrolls; the trip does not exceed 365 days; or 2) A period of one-way travel that starts in the U.S. or Canada (except U.S. citizens may begin their trip outside the U.S., if returning to the U.S.); the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and arrival dates and defined departure and arrival places specified when the Insured applies; and the trip does not exceed 31 days in length.

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.

FAMILY MEMBER includes your or your Traveling Companion's dependent, spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster child, or ward.

FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services which is duly licensed in the state(s) of operation other than the entity or the person, organization, agency or firm from whom you directly purchased or paid for your Covered Trip provided the Financial Insolvency occurs more than 14 days following your effective date for the Trip Cancellation Benefits. There is no

coverage for the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

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 prearranged 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).

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 Trip, and pays any required plan payment.

INSURER means Stonebridge Casualty Insurance Company.

OTHER COVERED EVENTS means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy:

1. Common Carrier delays resulting from inclement weather, or mechanical breakdown of the aircraft, ship or boat or motor coach on which you are scheduled to travel, or organized labor strikes that affect public transportation;
2. arrangements canceled by an airline, cruise line, motor coach company, or tour operator, resulting from inclement weather, mechanical breakdown of the aircraft, ship or boat or motor coach on which the Insured is scheduled to travel, or organized labor strikes that affect public transportation.

Items 1 and 2 above are subject to the following conditions:

- a. the scheduled carrier connecting times must meet airline required legal minimum connect times; and
 - b. the scheduled time between arrival at the Scheduled Trip Departure City and the scheduled trip departure must be 2 hours or longer.
3. arrangements canceled by a tour operator, cruise line, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services, resulting from Financial Insolvency;

Item 3 above is subject to your plan payment being received prior to/ or within 24 hours of final payment for your Covered Trip;

4. a change in plans by you, a 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, quarantined (except as a result of a pandemic or epidemic), required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, a Family Member traveling with you or a Traveling Companion is not 1) A party to the legal action, or 2) Appearing as a law enforcement officer;
 - c. your Home made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
 - d. your Accommodation at your destination made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
 - e. mandatory evacuation or public official evacuation advisements where there is no mandatory evacuation issued by local government authorities at your destination due to adverse weather or natural disaster. In order to cancel or interrupt your Covered Trip, you must have 4 days or 50% of your total Covered Trip length or less remaining on your Covered Trip at the time the mandatory evacuation ends;
 - f. being called into active military service to provide aid or relief in the event of a natural disaster;
 - g. a documented theft of passports or visas;
 - h. a transfer of employment of 250 miles or more;
 - i. a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Covered Trip, provided the Terrorist Act occurs within 7 days of the Scheduled Departure Date for your Covered Trip;
 - j. your involuntary termination of employment or layoff, which occurs more than 15 days after your effective date of coverage and was not under your control. You must have been continuously employed with the same employer for 5 years prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

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.

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 a Family Member of yours.

PRE-EXISTING CONDITION means an illness, disease, or other condition during the 180-day period immediately prior to your effective date for which you or your Traveling Companion or Family Member is scheduled or booked to travel with you:

1. received, or received a recommendation for, a diagnostic test, examination, or medical treatment; or
2. took or received a prescription for drugs or medicine.

Item 2 of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180-day period before coverage is effective under this Policy.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Covered Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

SCHEDULED TRIP DEPARTURE CITY means the city where the scheduled trip on which you are to participate originates.

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.

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 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(s) appear(s) with you on the same Covered Trip arrangement and who, during the Covered Trip, will accompany you.

UNINHABITABLE means the dwelling is not suitable for human occupancy in accordance with local public safety guidelines.

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 100th percentile and the Anesthesia Relative Value Guide.

GENERAL PLAN EXCLUSIONS

The following exclusion applies to the

Air Flight Accident coverage:

1. We will not pay for loss caused by or resulting from Sickness of any kind.

The following exclusion applies to the Medical or Dental Expense, Emergency Assistance, Trip Cancellation, Trip Interruption, and Travel Delay coverages:

2. We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This Exclusion does not apply to benefits under Covered Expenses items 1 and 2 (emergency medical evacuation) or item 6 (repatriation of remains) of the Emergency Assistance Benefits Coverage.

The following exclusion applies to all coverages:

3. We will not pay for any loss under the plan, caused by, or resulting from:
 - a. your, your Traveling Companion's, or Family Member's suicide, attempted suicide, or intentionally self-inflicted injury, booked to travel with you, while sane or insane (while sane in CO & MO);
 - b. mental, nervous, or psychological disorders;
 - c. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
 - d. normal pregnancy or resulting childbirth or elective abortion;
 - e. participation as a professional in athletics;
 - f. participation in organized amateur and interscholastic athletic or sports competition or events;
 - g. riding or driving in any motor competition;
 - h. declared or undeclared war, or any act of war;
 - i. civil disorder (does not apply to Travel Delay);
 - j. service in the armed forces of any country (does not apply to 4f of Other Covered Events);
 - k. nuclear reaction, radiation or radioactive contamination;
 - l. operating or learning to operate any aircraft, as pilot or crew;
 - m. mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air-supported device, other than on a regularly scheduled airline or air charter company;
 - n. any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
 - o. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
 - p. a loss or damage caused by detention, confiscation or destruction by customs;
 - q. Elective Treatment and Procedures;
 - r. pandemic and/or epidemic;

- s. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
- t. Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Covered Trip, Financial Insolvency which occurred, or for which a petition for bankruptcy was filed by a travel supplier, before your effective date for the Trip Cancellation Benefits, or Financial Insolvency which occurs within 14 days following your effective date for the Trip Cancellation Benefits;
- u. business, contractual or educational obligations of you, a Family Member or a Traveling Companion (does not apply to 4h or 4j of Other Covered Events);
- v. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements other than Financial Insolvency;
- w. 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.

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet all of the following requirements:

1. the payment for this plan is received prior to/or within 24 hours of your final payment for your Covered Trip; and
2. you are not disabled from travel at the time you make your plan payment; and
3. the booking for the Covered Trip must be the first and only booking for this travel period and destination.

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 the coverage plan.

Conformity to Law Any provision of the plan 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 certificate from us for each Covered Trip. If you do purchase more than one certificate for a specific Covered Trip, the Maximum Limit of Coverage payable will be as specified in the certificate with the highest level of benefits. We will refund plan payments received from you under any other certificate.

Entire Contract; Changes The plan 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 the plan. No agent or other person may change the plan or waive any of its terms. The change will be endorsed on the plan.

Examination Under Oath As often as we may reasonably require, you or any person making a claim under the plan must submit to examination under oath.

Maximum Limit of Coverage The maximum benefit amount for each claim is listed in the Schedule, 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.

Maximum Limit of Liability All limits are applied per Covered Trip. We will pay no more than \$1,000,000 per occurrence to or on account of any person insured under the policy. Our Maximum Limit of Liability for all claims resulting from the same occurrence will be \$10,000,000 collectively under the TAHC series of policies.

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 rights.

CLAIMS PROVISIONS

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.

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 you are legally incapacitated.

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.

Legal Actions No legal action may be brought to recover on the 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 the 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.

Payment of Claims Benefits for loss of life will be paid to your estate, or if no estate, to 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.

TRAVEL INSURANCE IS UNDERWRITTEN BY:

Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 under Policy/Certificate Form series TAHC5000GCS and TAHC5000GPS.

WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:

HTH Administration Services
P. O. Box 939057
San Diego, CA 92193-9057
(800) 541-3522 (Toll-Free)

CERTIFICATE STATE EXCEPTIONS

The following amendments do not waive, alter, or extend any conditions or provision of the Policy except to the extent shown below. It is subject to all the terms and limitations of the Policy.

These amendments take effect and expire concurrently with the Certificate to which it is attached.

ALASKA RESIDENTS (TAHC5000AS.AK)

The **GENERAL PROVISIONS, CONCEALMENT OR FRAUD** section, is deleted in its entirety and replaced with the following:

CONCEALMENT OR FRAUD

We do not provide coverage when the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to this Policy if: 1) fraudulent; 2) material or hazardous in our acceptance; or 3) in good faith we would not have issued the Policy or not issued a policy in as large an amount, or at the same premium rate, or provided coverage with respect to the hazard resulting in the loss if the true facts had been known.

COLORADO RESIDENTS

Disclosure: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to any insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or

attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

FLORIDA RESIDENTS (TAHC5000AC.FL)

The second sentence in the **LEGAL ACTIONS** provision under **CLAIMS PROVISIONS** is deleted and replaced by the following sentence: No such action will be brought after five years from the time written Proof of Loss is required to be given.

Please direct all inquiries or to obtain information about this coverage and to provide assistance in resolving complaints to CSA Travel Protection at 1-866-501-3254.

The definition of **FINANCIAL INSOLVENCY** under the **DEFINITIONS** section is amended to remove the last sentence; "There is no coverage for the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services."

MARYLAND RESIDENTS (TAHC5000AS.MD)

The **CLAIMS PROVISION, LEGAL ACTIONS** section, is deleted in its entirety and replaced with the following:

LEGAL ACTIONS No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty days after written Proof of Loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the written Proof of Loss is required to be furnished.

MISSISSIPPI RESIDENTS (TAHC5000AS.MS)

The **GENERAL PROVISIONS** is amended as follows:

OUR RIGHT TO RECOVER FROM OTHERS

Payments of any benefits will allow us to be subrogated to and succeed to the rights of the Insured for recovery against any person, organization or carrier in accordance with applicable laws if you have been fully compensated. The Insured and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. The Insured and anyone else we insure will do nothing after the loss to affect our right.

The **CLAIMS PROVISIONS** is amended as follows:

The autopsy provision of the **PHYSICAL EXAMINATION AND AUTOPSY** section is deleted.

The following is added to the **PAYMENT OF CLAIMS** section: Medical expense benefits for Covered Expenses will be paid within twenty-five (25) days after receipt of due written proof of such loss in the form of a clean claim where claims are submitted electronically, and will be paid within thirty-five (35) days after receipt of due written proof of such loss in the form of a clean claim where claims are submitted in paper format. A "clean claim" means a claim received by us for adjudication and which requires no further information, adjustment or alteration by the provider of services or the Insured in order to be processed and paid by us. In the

event medical expense benefits due are not paid within the applicable time period prescribed, we will pay interest on accrued medical expense benefits at the rate of one and one-half percent (1.5%) per month until the claim is finally settled or adjudicated. In the event we fail to pay benefits when due, the person entitled to such benefits may bring action to recover such benefits, and any interest, which may accrue, and any other damages.

ARBITRATION AGREEMENT (TAHC5001AS.MS)

This Arbitration Agreement requires both You and Us (the "Parties" to this Policy) to resolve by arbitration, and not in a court of law, any and all disputes, benefit claims, or disagreements that remain unresolved following negotiation.

The Parties shall negotiate in good faith to resolve disputes of any kind concerning or relating to this Policy. Dispute subject to this Arbitration Agreement include, but are not limited to, the following areas:

- Interpretation of this Policy;
- Benefit payments;
- Ownership;
- Beneficiary Designation;
- Assignment;
- Replacement;
- Conversion;
- Reinstatement;
- Premium payments;
- Sales representations or sales presentations;
- The taking of the application;
- Information contained in the application;
- Agent conduct;
- Any claim alleging fraud, misrepresentation, deceit, suppression of any material fact or how the Policy was sold; or
- Any other matter arising out of or relating in any way to this Policy or your relationship with the company, its agents, servants, employees, officers, directors or affiliate companies.

The parties shall have sixty (60) days from the first day the dispute is communicated by one party to the other to resolve the dispute. If the dispute concerns a benefit claim, the sixty (60) day time period begins on the date we receive due Proof of Loss and sufficient information to make a claim decision. If the parties do not resolve the dispute within sixty (60) days, the unresolved dispute shall be submitted to binding arbitration upon written notice by either party to the other.

Arbitration shall commence within sixty (60) days after giving written notice of election to arbitrate a dispute. Arbitration proceedings shall be conducted in your county of residence, unless another location is mutually agreed upon by both

parties. The Arbitration proceeding shall be governed by the Federal Arbitration Act and The Arbitration Rules of the American Arbitration Association. Upon your request, we will provide to you, at no charge, a copy of the rules of The American Arbitration Association that will govern any Arbitration proceeding hereunder. We shall pay the cost of all Arbitration proceedings, except for the cost of your representation, experts, witness fees, and expenses. However, the arbitrator shall have the authority to order a party to pay the cost of all Arbitration proceedings, including the other party's cost of representation, experts, witness fees, and expenses, based upon applicable law. If a party is entitled to and makes a request for a panel of three (3) arbitrators, that party shall by all fees for the two (2) additional arbitrators.

The award entered by the arbitrator shall be binding against the parties and enforceable in any court having jurisdiction, but shall not otherwise be subject to judicial review, except in those circumstances set forth in the Federal Arbitration Act.

Your written notice of election to submit a dispute to arbitration should be sent to us at the following address:

STONEBRIDGE CASUALTY INSURANCE COMPANY
ARBITRATION NOTICE
ADMINISTRATIVE OFFICE
520 PARK AVENUE
BALTIMORE, MD 21201

Should you need additional information regarding this Arbitration Agreement, you may contact us:

Toll free at: (866) 501-3254.

All other Policy Provisions remain unchanged.

ARBITRATION NOTICE (TAHC5002.AS.MS)
Important notice about your insurance coverage.

This document affects your legal rights.

READ THE FOLLOWING INFORMATION CAREFULLY.

1. The group or blanket policy under which you are covered includes a binding Arbitration Agreement.
2. The Arbitration Agreement requires that any dispute related to your insurance coverage must be resolved by arbitration and not in a court of law.
3. The results of the arbitration are final and binding on you and the insurance company.
4. In an arbitration, one or arbitrators, who are independent, neutral decision maker, render a decision after hearing the positions of the parties.
5. When you become a certificate holder under this insurance Policy, you must resolve any dispute related to the Policy by binding arbitration instead of a trial in court, including a trial by jury.
6. Binding arbitration generally takes the place of resolving disputes by a judge and jury.

7. Should you need additional information regarding the binding Arbitration Provision in the Policy, you may contact our toll free assistance line at (866) 501-3254.

MONTANA RESIDENTS (TAHC5000AS.MT)

The following provision is added to the **GENERAL PROVISIONS** section of the Policy:

CONFORMITY WITH MONTANA STATUTES The provisions of this Policy conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which the Insured resides on or after the effective date of this Policy.

The **PHYSICAL EXAMINATION AND AUTOPSY** provision under the **CLAIM PROVISIONS** section of the Policy is deleted in its entirety and replaced with the following:

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

NORTH CAROLINA RESIDENTS (TAHC5000AS.NC)

The following **CAUTIONARY NOTICE** is added to the Policy:

This Policy contains a Pre-Existing Condition Exclusion.

The definition of **OTHER VALID AND COLLECTIBLE GROUP INSURANCE** is deleted in its entirety and replaced by the following:

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 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.

EXCESS INSURANCE

This Policy is not intended to be issued where other medical insurance exists. If other medical insurance does exist at the time of the claim then the amounts of benefit payable by such other medical insurance will become the deductible amount of this Policy if such benefits exceed the deductible amount shown in the Benefit Schedule.

The following exclusion in the **EXCLUSIONS** section is deleted in its entirety:

“nuclear reaction, radiation or radioactive contamination” and replaced with the following:

“nuclear reaction, radiation or radioactive contamination, except for involuntary exposure”.

The **PROOF OF LOSS** provision in the Claims Provisions section of the Policy is deleted in its entirety and replaced by the following:

PROOF OF LOSS Written Proof Of Loss must be sent to us within 180 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.

OKLAHOMA RESIDENTS (TAHC5000AM.OK)

Under **GENERAL PROVISIONS**, the Arbitration provision is deleted entirely.

Under **GENERAL PROVISIONS**, the first sentence in **OUR RIGHT TO RECOVER FROM OTHERS** is amended to read: We have a right to recover, within 24 months of the payment date in the absence of fraud, to recover any payments we have made from anyone who will be responsible for the loss.

RHODE ISLAND RESIDENTS (TAHC5000AS.RI)

The **CLAIMS PROVISIONS, PAYMENT OF CLAIMS** section is amended as follows:

The 1st paragraph is deleted in its entirety and replaced with the following: Claims for benefits provided by this Policy will be paid not more than 60 days after written proof is received. Benefits are paid to the Insured, unless directed otherwise by the Insured.

The following language is added as paragraph 3: Any payment that we make in good faith will fully discharge us to the extent of that payment.

The **CLAIMS PROVISIONS, PROOF OF LOSS** section, last sentence of the Policy, is deleted in its entirety and replaced with the following: In any event, the Insured must give us written Proof of Loss within twelve (12) months from the time proof is otherwise required, unless you are legally incapacitated.

SOUTH DAKOTA RESIDENTS (TAHC5000AS.SD)

Under the **EXCLUSIONS** provision, the following item is deleted:

“being under influence of drugs or intoxicants, unless prescribed by a Physician”

The **GENERAL PROVISIONS** is amended as follows:

ARBITRATION section is deleted in its entirety and replaced with the following:

ARBITRATION If we and the Insured disagree on the amount of loss, both parties must mutually agree to the Arbitration, and 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 cannot be binding on either party.

ENTIRE CONTRACT; CHANGES section, 2nd, paragraph, 3rd paragraph, and 4th sentence are deleted in its entirety and replaced with the following: No agent or other person may change this Policy or waive any of its terms, however, if you make a change through the agent and the agent fails to make the change with the Company, the change will be handled as if the agent had made the change. No change will be made except by endorsement.

The **CLAIMS PROVISIONS** is amended as follows:

LEGAL ACTIONS section, 2nd sentence is deleted in its entirety and replaced with the following:

No such action will be brought after six years from the time written Proof of Loss is required to be given.

WISCONSIN RESIDENTS (TAHC5000AS.WI)

The **GENERAL PROVISIONS, OUR RIGHT TO RECOVER FROM OTHERS** section, is deleted in its entirety and replaced with the following:

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. The Insured and any other person to whom we make payment must sign any papers and do whatever is necessary to transfer this right to us. The Insured and any person to whom we make payment agree(s) to cooperate with us and to do nothing after the loss that will adversely affect our rights. We will not retain any payments until you have been made whole with regard to any claim payable under this Policy.