

Summary of Benefits - HealthCare Global:

The medical insurance provides up to \$100,000 for each covered personal injury and sickness that occurs while you are traveling overseas. Medical evacuation, if warranted, to a more suitable hospital or your home is included, as are the costs of hospitalization, visits to doctor's offices, prescriptions, lab fees, x-rays, local ambulance, and emergency dentistry arising from an accident. In the very unlikely event of accidental death, the return of your remains to your home is covered.

International assistance is not insurance. Rather it is the service (24 hours per day, 7 days a week) of an English-speaking personal assistant, professionally trained and fluent in local languages and culture to help you quickly find the medical care you need. These pros act as your advocate in communicating with local medical services.

Optional trip cancellation and curtailment coverage reimburses you for unrecoverable deposits and charges and/or unexpected travel expenses should your trip be cancelled or shortened due to a covered illness or accident.

Eligibility for HealthCare Global is available to those under age 71. Review your personal medical insurance to determine if your current insurance covers you overseas and includes medical evacuation coverage.

\$250,000 Accident and Sickness Benefit (\$100, \$500 or \$1,000 deductible)
Medical Expense Benefits:

This Accident and Sickness Benefit also includes:

Medical Evacuation
Repatriation of Remains
\$25,000 Accidental Death & Dismemberment Benefit

Period of Insurance

Coverage for Medical Expense Benefits and the Accidental Death & Dismemberment Benefit starts: (a) on the departure date requested on the Application; (b) when you board a conveyance at the actual start of the planned trip; or (c) when your Application and premium are received by the Administrator, whichever occurs later. Coverage ends: (a) when you alight from a conveyance at the completion of the trip; or (b) at 11:59 p.m. local time on the date specified on your Application, whichever occurs earlier.

IMPORTANT INFORMATION

1 - This insurance cannot be renewed. However, another policy may be purchased. If a new policy is issued, any claims incurred under the previous policy will be considered a pre-existing condition and therefore not covered under the new policy.

2 - HealthCare Global covers injuries resulting from random acts of terrorism. However, if it is your intention to travel to an area where a state of war exists, that is faced with the threat of war, or is in a state of civil unrest, that information must be included on the Application. Additional premium may be required.

Optional Coverage

\$500-\$10,000 Trip Cancellation and Curtailment Benefit

Period of Insurance - Coverage for the Trip Cancellation and Curtailment Benefit begins at 12:01 a.m. local time 30 days prior to your scheduled departure, but no sooner than the date your Application and premium are received by the Administrator. Coverage ends at: (a) the completion of your trip; or (b) 11:59 p.m. local time on the last day of coverage specified on your Application, whichever occurs earlier.

\$100,000 Accidental Death & Dismemberment Benefit - The Accidental Death & Dismemberment Benefit (as previously defined) may be optionally increased from the included \$25,000 benefit to a total benefit of \$125,000.

Exclusions & Limitations - This insurance does not cover, nor has premium been charged for losses resulting from:

A. A Pre-existing Condition defined as: Any injury or sickness or complications arising therefrom, which manifests itself, or for which a physician was consulted or for which treatment or medication was prescribed or taken in the 180 days immediately prior to the Period of Insurance. With reference to the Trip Cancellation/Curtailment Benefit this exclusion also applies to any condition or set of circumstances known to you at the time of purchasing the insurance where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the trip.

B. Any claim in respect of:

- 1 - Congenital conditions; cosmetic surgery and/or dental care (except as covered under the Dental Expense Benefit); suicide, self-inflicted injury or any attempt thereat;
- 2 - Examinations/treatment where there is no objective impairment of normal health;
- 3 - Eyeglasses, contact lenses or hearing aids;
- 4 - Sexually transmittable diseases (this exclusion does not apply to HIV, AIDS, ARC or any derivative or variation thereof);
- 5 - Birth control, fertility or infertility treatment, or pregnancy including miscarriage or abortion;
- 6 - "Off-Road", All-Terrain Vehicle accidents; mountaineering (where ropes or guide persons are customarily used);
- 7 - Other vehicle accident, if such expenses are recoverable under any other valid and collectible insurance, regardless of whether you assert your rights to obtain benefits from these sources. Nor will this plan cover you while operating a vehicle unless you are properly licensed to operate said vehicle at the time and place of the accident.

- C. Any claim arising from war, declared or undeclared, or any act of war or while in military service. An act of terrorism shall not be considered an act of war.
- D. Participation in professional sports; or involving aviation other than as a passenger in a powered aircraft currently licensed for the carrying of passengers.
- E. Expenses not considered medically necessary; or not recommended and approved by the attending physician.
- F. Amounts covered under any occupational or other benefit plan, or any other insurance or public assistance program.
- G. Those claim expenses incurred after the Period of Insurance or in the your home country.

H. Any loss that occurs:

- 1 - From medical expenses incurred within the United States;
- 2 - While traveling against the advice of a physician;
- 3 - While on a waiting list for a specific treatment;
- 4 - When traveling for the purpose of obtaining medical treatment.

This is a summary of the coverages provided by the Master Policy. More details on this policy are available at www.stmservices.com/prod01.html