

GatewayConnexions Leisure Travel,
a service of Seabury & Smith, Inc.



Trip and Baggage Loss Benefit Rider

MARSH



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Designed So You Can Travel With No Worries

When booking a trip, there is always a chance for the unexpected — you get sick and are unable to travel, or a labor strike results in the complete cessation of travel services. Or while traveling, either in the States or Abroad, your baggage is lost, your trip has an unscheduled interruption, or a flight segment has been cancelled. Existing personal insurance may not provide coverage for any of these losses.

GatewayConnexions Leisure Travel Suite, a service of Seabury & Smith, Inc. offers a plan to protect your trip investment.

This brochure describes the plan coverage, provided benefits and plan limitations and exclusions.



Plan Features

Leisure Travel Suite: \$49, per Person, per Trip

Coverage	Maximum Limits
Trip Cancellation	To a maximum of \$1,000
Trip Interruption	To a maximum of \$1,500
Travel Delay	To a maximum of \$1,000
Baggage Loss	To a maximum of \$500
Baggage Delay	To a maximum of \$500

Description of Coverage

Trip Cancellation/Trip Interruption Benefit Rider

NOTE: Trip Cancellation and Trip Interruption coverages are applicable only if the coverages were purchased by the Insured within seven days of his/her initial payment for the Trip.

Trip Cancellation Coverage

If the Insured is prevented from taking the Trip due to any of the Covered Reasons listed below, the Company will reimburse the Insured for the a) non refundable cancellation charges imposed by the Travel Supplier and/or Travel Arranger, forfeited, non-refundable, unused prepaid payments or deposits paid to the Travel Supplier and/or Travel Arranger, and/or b) airfare cancellation charges for flights joining or departing the Trip and intra-Trip flights and/or charter flights in connection with the Insured's Trip. Benefits are subject to the Maximum shown in the Schedule.

Covered Reasons

1. a) Sickness, Injury or death of the Insured. With regard to Sickness or Injury, the severity or acuteness of the condition must be so disabling as to reasonably cause the Trip to be cancelled and a Physician has recommended that due to the severity of the condition it is Medically Necessary that the Insured cancel the Trip. The Insured

must be under the direct care and attendance of a Physician. b) Sickness or Injury of the Insured's Immediate Family Member. His or her condition is life-threatening and requires the Insured's care. c) Death of the Insured's Immediate Family Member. Death must occur within 30 days of the Insured's Contracted Departure Date.

2. The Insured's home or destination is made uninhabitable due to fire or flood or similar Natural Disaster, vandalism or burglary;
3. The Insured and/or Traveling Companion is/are hijacked, quarantined, required to serve on a jury, or subpoenaed, required to appear as a witness in a legal action, provided the Insured, a Traveling Companion or an Immediate Family Member traveling with the Insured or Traveling Companion, is not a) a party to the legal action, or b) appearing as a law enforcement officer;
4. Inclement Weather or the occurrence of a Natural Disaster that causes a complete cessation of travel services at the point of departure and/or Destination;
5. Strike, resulting in the complete cessation of travel services at the point of departure and/or Destination;
6. Default of the Travel Supplier resulting solely from the Financial Insolvency of the Travel Supplier. Financial Insolvency must occur within fourteen (14) days after the Insured's Trip Cancellation coverage takes effect. This coverage applies only if insurance was purchased within one (1) calendar day of initial trip payment.

Limitations

If the Insured fails to notify the appropriate Travel Supplier of his/her cancellation within 72 hours of becoming aware of the need to cancel, the Company will pay only the cancellation penalties the Insured was subject to at the time of becoming aware of the need to cancel. If the Insured is medically unable to notify the appropriate Travel Supplier within 72 hours, he/she must notify them as soon as medically possible.

Trip Interruption Coverage

If the Insured is unable to continue the Trip due to any of the Covered Reasons listed below, the Company will reimburse the Insured for the: a) unused, non

refundable travel arrangements prepaid to the Travel Supplier and/or Travel Arranger; b) additional transportation expenses incurred by the Insured.

Covered Reasons

1. a) Sickness, Injury or death of the Insured With regard to Sickness or Injury, the severity or acuteness of the condition must be so disabling as to reasonably cause the Trip to be cancelled and a Physician has recommended that due to the severity of the condition it is Medically Necessary that the Insured cancel the Trip. The Insured must be under the direct care and attendance of a Physician. b) Sickness or Injury of the Insured's Immediate Family Member. His or her condition is life-threatening and requires the Insured's care. c) Death of the Insured's Immediate Family Member. Death must occur within 30 days of the Insured's Contracted Departure Date.
2. the Insured's home or destination is made uninhabitable due to fire or flood or similar Natural Disaster, vandalism or burglary;
- 3 the Insured and/or Traveling Companion is/are hijacked, quarantined, required to serve on a jury, or subpoenaed, required to appear as a witness in a legal action, provided the Insured, a Traveling Companion or an Immediate Family Member traveling with the Insured or Traveling Companion, is not a) a party to the legal action, or b) appearing as a law enforcement officer;
4. Inclement Weather or the occurrence of a Natural Disaster that causes a complete cessation of travel services at the point of departure and/or Destination;
5. Strike, resulting in the complete cessation of travel services at the point of departure and/or Destination;
6. Default of the Travel Supplier resulting solely from the Financial Insolvency of the Travel Supplier. Financial Insolvency must occur within fourteen (14) days after the Insured's Trip Cancellation coverage takes effect. This coverage applies only if insurance was purchased within one (1) calendar day of initial trip payment.

Limitations

Benefits payable for additional transportation expenses will not exceed the cost of economy airfare (or first class if the Insured's original tickets were first class) by the most direct route, less any refunds paid or payable.

Special Notification of Claim

The Insured must notify the Company's designated representative within 72 hours or as soon as reasonably possible in the event of a Trip Cancellation or Interruption claim. The Company will not be liable for any additional penalty charges incurred that would not have been imposed had the Insured notified the Company as soon as reasonably possible.

Definitions

Contracted Departure Date — means the date on which the Insured is originally scheduled to leave on the Trip.

Default — means any failure of a provider of travel-related services (including any tour operator) to provide the bargained-for travel services or to refund money due the Insured.

Destination — means the place to which the Insured expects to travel on his or her Trip as shown in the travel documents.

Financial Insolvency — means a Travel Supplier has ceased operations due to: a) filing a petition for bankruptcy; b) denial of credit; or c) inability to meet financial obligations.

Immediate Family Member — means a person's legal spouse; children; son-in-law; daughter-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian; legal ward; step or adopted children; stepparents; aunts; uncles; nieces; or nephews and who reside in the United States of America or Canada.

Inclement Weather — means any severe weather condition, other than a hurricane, which delays the scheduled arrival or departure of a Common Carrier.

Natural Disaster — means flood, hurricane, tornado, earthquake or blizzard that is due to natural causes.

Terrorist Act — means the unsanctioned and illegal use of force which causes destruction of property, Injury or death by an individual or group for the express

or implied purpose of achieving political, ethnic or religious goals or results and which is declared as such by the U.S. State Department or other appropriate U.S. government agency. Losses due to the issuance of travel advisories, bulletins or alerts, war or acts of war, civil disorder, riot or unrest, bomb scares or threats of terrorist activity, or terrorist acts against any Common Carrier (i.e. airline/cruiseline) are not covered.

Travel Arranger — means the travel agent or travel agency that is responsible for arranging the pre-paid travel arrangements for the Insured's Trip.

Travel Supplier — means the tour operator, hotel, cruise line, and/or airline that provides pre-paid travel arrangements for the Insured's Trip.

Traveling Companion — means up to three persons who are booked to accompany and share accommodations with the Insured during the Trip.

Trip — means pre-paid travel arrangements for a Confirmed Arrival Date and the Confirmed Departure Date for which Hotel Reservations are arranged by or purchased through the Travel Supplier and/or Travel Arranger.

Exclusions

1. Suicide, or attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto eroticism by the Insured, Immediate Family Member, Traveling Companion or Business Partner;
2. War or act of war, whether declared or not, civil commotion, insurrection or riot;
3. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded);
4. Participation in bodily contact sports, professional athletic events; semi-professional, organized or interscholastic team sports;
5. Participation in contests of speed, motor sport or motor racing including training or practice for the same;

6. Mountain climbing, skydiving, skin diving, para-sailing, scuba, deep sea diving, hang gliding, parachuting, or snow skiing;
7. Operating or learning to operate any aircraft, as a student, pilot or crew;
8. Riding as a pilot, crew member or student pilot on any aircraft or device for aerial navigation;
9. Air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
10. Any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not;
11. Injury sustained while committing or attempting to commit a felony or misdemeanor;
12. Normal pregnancy;
13. Mental, emotional, psychological or nervous disorders including, but not limited to, anxiety, depression, neurosis or psychosis, panic attacks and post-traumatic stress disorder, except if hospitalized;
14. Alcohol or substance abuse or treatment for same;
15. Driving under the influence of alcohol;
16. Dental treatment to teeth, gums or structures directly supporting the teeth except as a result of Injury to sound natural teeth;
17. Venereal disease or syphilis;
18. Elective or non-emergency treatment or surgery, except for any necessary treatment or surgery due to covered Injury;
19. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
20. Medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment or traveling expressly for the purpose of obtaining medical treatment;
21. Pre-Existing Conditions;
22. Curtailment or delayed return for other than Covered Reasons;
23. Carrier caused delays, including an announced, organized, sanctioned union labor Strike that affects public transportation, unless the effective date of the Insured's Trip Cancellation coverage is prior to when the Strike is foreseeable. A Strike is

foreseeable on the date labor union members vote to approve a Strike;

24. Travel arrangements cancelled or changed by an airline, cruise line, or Travel Supplier, unless the cancellation is the result of Inclement Weather, a Natural Disaster or Financial Insolvency, as listed under Covered Reasons;
25. Changes in plans by the Insured, an Immediate Family Member or Traveling Companion, for any reason;
26. Financial circumstances of the Insured, an Immediate Family Member or a Traveling Companion;
27. Any business or contractual obligations of the Insured, an Immediate Family Member or Traveling Companion;
28. Default caused by Financial Insolvency of the Travel Supplier, or Travel Arranger from whom the Insured bought his/her coverage or purchased his/her travel arrangements, unless due to Financial Insolvency as listed under Covered Reasons;
29. A Trip for which the Insured's tickets do not contain specific travel dates (open tickets);
30. Any government regulation or prohibition;
31. An event or circumstance which occurs prior to the Insured's effective date of Trip Cancellation coverage;
32. Failure of any tour operator, Common Carrier, person or agency to provide the bargained-for-travel arrangements.

Trip Delay Benefit

If the Insured's Trip is delayed for 12 or more hours due to any of the Covered Reasons listed below the Company will reimburse the Insured up to the Per Person Maximum subject to the Maximum shown on the Schedule for any Reasonable Additional Expenses incurred.

Covered Reasons

Benefits will be payable for the following Covered Reasons for a delay:

1. Of a Common Carrier caused by Inclement Weather;
2. Due to a Strike or other job action by employees of a Common Carrier scheduled to be used by the Insured during the Insured's Trip;

3. Caused by Equipment Failure of a Common Carrier;
4. Due to a traffic accident in which the Insured or Traveling Companion is directly involved while en route to a Trip departure, substantiated by a policy report;
5. Due to lost or stolen passports, travel documents, or money by the Insured or Traveling Companion;
6. Quarantine, hijacking, or Natural Disaster that causes a complete cessation of travel services at the point of departure or Destination.

Limitations

This benefit is payable for only one delay per Insured, per Trip.

Definitions

City — means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.

Equipment Failure — means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.

Inclement Weather — means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Natural Disaster — means flood, hurricane, tornado, earthquake or blizzard that is due to natural causes.

Reasonable Additional Expenses — means any expenses for meals and lodging which were necessarily incurred as the result of a Trip Delay and which were not provided by the Common Carrier or any other party free of charge.

Exclusions

Benefits will not be paid in whole or in part for losses caused as a result of:

1. Attempted suicide, or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto eroticism by the Insured, Immediate Family Member, Traveling Companion or Business Partner;
2. War or act of war, whether declared or not, civil commotion, insurrection or riot;

3. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded);
4. Participation in bodily contact sports, professional athletic events; semi-professional, organized or interscholastic team sports, participation in organized athletic activities (other than those sponsored and supervised by Club Med);
5. Participation in contests of speed, motor sport or motor racing including training or practice for the same;
6. Mountain climbing, skydiving, skin diving, para-sailing, scuba, deep sea diving, hang gliding, parachuting, or snow skiing;
7. Operating or learning to operate any aircraft, as a student, pilot or crew;
8. Riding as a pilot, crew member or student pilot on any aircraft or device for aerial navigation;
9. Air travel on any air-supported device, other than a regularly scheduled airline or air charter company;
10. Detention, confiscation, or destruction by customs;
11. Any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not;
12. Injury sustained while committing or attempting to commit a felony or misdemeanor;
13. Normal pregnancy or childbirth, or elective abortion;
14. Mental, emotional, psychological or nervous disorders including anxiety, depression, neurosis or psychosis, panic attacks and post-traumatic stress disorder;
15. Alcohol or substance abuse or treatment for same;
16. Driving under the influence of alcohol;
17. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
18. Elective or non-emergency treatment or surgery, except for necessary treatment or surgery due to a covered Injury;

19. Medical treatment or traveling expressly for the purpose of obtaining medical treatment;
20. Dental treatment to teeth, gums or structures directly supporting the teeth except as a result of Injury to sound natural teeth;
21. Venereal disease or syphilis;
22. Pre-Existing Conditions;
23. A Trip for which the Insured's tickets do not contain specific travel dates (open tickets);
24. Curtailment or delayed return for other than covered reasons.

Lost Baggage Benefit

Loss of a Pair/Set

In case of loss to a pair or set, the Company may elect to:

1. Replace any part, to restore the pair or set to its value before the loss; or
2. Pay the difference between the cash value of the property before and after the loss.

All items claimed over \$150 must be accompanied by an original receipt. If receipts are not provided, benefits may be reduced.

Definitions

Checked Baggage — means baggage for which claim checks have been issued to the Insured by a Common Carrier.

Limitations

Benefits for Checked Baggage will be in excess of any amount paid or payable by the Common Carrier responsible for the loss.

Exclusions

Benefits will not be provided for any loss of:

1. Animals;
2. Automobiles or automobile equipment;
3. Boats;
4. Motors;
5. Motorcycles;

6. Other conveyances or their appurtenances (except bicycles);
7. Household furniture;
8. Prosthetic limbs, false, artificial, teeth, dental bridges, any type of eyeglasses, sunglasses or contact lenses; hearing aids;
9. Keys, money, stamps, stocks, bonds, notes or securities accounts, bills, currency, deeds, postal or money orders, food stamps or other evidence of debt, credit cards and other travel documents except passports and visas;
10. Tickets, except for administrative fees required to reissue tickets or documents and valuable papers, except for lost or stolen passports or visas;
11. Perishables and consumables;
12. Contraband, illegal transportation or trade;
13. Items seized by any government, government official or customs official;
14. Portable personal computers, cell phones, electronic organizers and portable cd players, cameras, camera equipment;
15. Art objects and musical instruments;
16. Property shipped as freight, or shipped prior to the Contracted Departure Date;
17. Business sample items; or
18. Property used in trade, business or for the production of income.

Benefits will not be provided for any loss resulting (in whole or in part) from:

1. War or any act of war, whether declared or undeclared (civil commotion, insurrection, or riot);
2. Any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not;
3. Detention, confiscation or destruction by customs;
4. Animals, rodents, insects or vermin;
5. Confiscation or expropriation by order of any government or public authority; or use of Insured's property for a military purpose;

6. Seizure under quarantine or custom regulation;
7. Usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
8. Transporting contraband or illegal trade;
9. Mysterious disappearance.

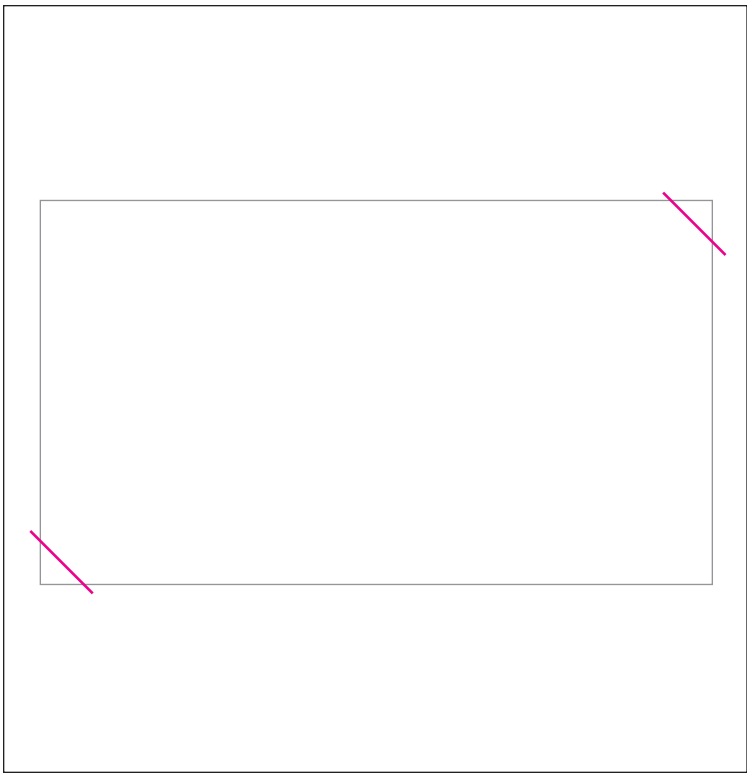
Baggage Delay Benefit

If the Insured's Checked Baggage is delayed or misdirected by a Common Carrier for more than 24 hours from the time the Insured arrives at the Destination (other than the Insured's Return Destination), the Company will reimburse the Insured for the expenses he or she incurs to purchase necessary personal effects during the Trip, up to the Maximum shown in the Schedule.

In order for this Benefit to be payable, the Insured must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection. Receipts for the necessary personal effects purchased must also be submitted with the claim.

Definitions

Checked Baggage — means baggage for which claim checks have been issued to the Insured by a Common Carrier.



The GatewayConnexions Plans are underwritten by the Insurance Company of the State of Pennsylvania, a Pennsylvania insurance company, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19429. The Insurance Company of the State of Pennsylvania is a member of the American International Group of Companies (AIG).

GatewayConnexions is a service of Marsh Global Consumer. Marsh Global Consumer designs, sells, implements and administers insurance-related risk management and financial service programs that generate revenue, promote loyalty, reduce costs, and increase efficiency for sponsoring clients. These programs deliver vision, value, convenience, choice, and innovation to consumers and small businesses worldwide. Marsh professionals in this business provide consulting, broking, product and program design, marketing, and program management and administration services to individual clients and sponsoring organizations. Clients include employer groups, associations, financial institutions, membership organizations, corporate and other product and service providers. Through sophisticated, data-driven marketing strategies, Marsh Global Consumer expands customer access and program utilization, delivering increased security and asset protection on behalf of clients to consumers worldwide. 1-2-1 To Many.

The business includes: Private Client Solutions, which serves high-net-worth individuals, families and their trusted advisors; Business Process Outsourcing Solutions, which provides comprehensive, "private label" back-office operational and marketing support services to leading insurers, financial institutions, and other service businesses; and a Commercial Solutions business, which offers standardized insurance programs and administrative support — for both individual and commercial insurance products — to small businesses and franchise operations.

GatewayConnexions Plan Administrator

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For Customer Service and Enrollment

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A variety of GatewayConnexions plans are available to groups. We provide coverage for accident & health, personal property & liability, travel accident, trip protection and more. We invite group sponsors to call us for prompt service and information at: (800) 282-4495.

GatewayConnexions Leisure Travel, provided by Seabury & Smith, Inc., is a service of Marsh Global Consumer, Affinity & Private Client Solutions.

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