Credit Card
ACCIDENT INSURANCE PROGRAM
Issued by
Federal Insurance Company

FOR

PSCU

SOME COVERAGES IN THIS POLICY ARE EXCESS INSURANCE

Chubb Underwriting Office: Federal Insurance Company
202 Hall's Mill Road
P O BOX 1600
Whitehouse Station, New Jersey 08889-1600

*Words and phrases that appear in **bold** print have special meanings and are defined in the Definitions section(s) of this policy. Defined terms include the plural.*

*Throughout this policy the words "**We**", "**Us**" **and** "**Our**" refer to the **Company** providing this insurance.*

Please Read This Policy Carefully

CCA5000FL (Ed. 9/06)

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CCA5001

Insuring Agreement

Section I

CHUBB GROUP OF INSURANCE COMPANIES
15 Mountain View Road, P.O. Box 1615
P.O. Box 1615, Warren, N.J. 07061-1615

Policyholder's Name and Address:
PSCU
560 Carillon Parkway
St. Petersburg, FL 33716

Policy Number: 9907-84-82
Effective Date: 10/01/016
Anniversary Date: 10/01
CCA5002

Issued by the stock insurance company indicated below:
FEDERAL INSURANCE COMPANY
incorporated under the laws of Indiana

Section II Policy Period and Company

Policy Period

From: 10/01/2016 To: 10/01/2017
12:01 A.M. standard time at the **Policyholder's** address shown in Section I of the Insuring Agreement.

This insurance is provided by the **Company** in consideration of payment of the required premium.

The insurance under this policy begins on the Effective Date shown in Section I of the Insuring Agreement. The insurance under this policy ends on the last day of the Policy Period shown in Section II of the Insuring Agreement.

The **Policyholder's** acceptance of this policy terminates any prior policy of the same policy number, effective with the inception of this policy.

Coverage is provided worldwide. **Insured Persons** must be U.S. residents and maintain a primary residence in the U.S.

Company

The **Company** issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the **Company**.

FEDERAL INSURANCE COMPANY (Incorporated under the laws of Indiana)

President *Secretary*

Authorized Representative

CCA5004

Premium Summary

Section I - Premium Due Date

The first of the month following the 6 months for which premium is due.

Section II - Premium Payment

The **Policyholder** shown in Section I of the Insuring Agreement is responsible for the collection and remittance of all premiums. Premiums are calculated and payable as follows:

Rates are statement active as indicated on the attached Schedule of Covered Cards and Rates.

REPORTING:

Reporting Period	***Premium Payment***
Quarterly in arrears	

CCA5006

Schedule of Benefits

Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, New Jersey 07061-1615

Policyholder's Name:
PSCU

Issued by the stock insurance company indicated below:
FEDERAL INSURANCE COMPANY
Incorporated under the laws of
INDIANA

CCA6000

Section I – Insured Persons

The following are the **Insured Persons** under this policy:

Class	Description
1	All personal **Cardholders** and small business (10 cards and under issued) **Cardholders** as on file with the administrator, their **Spouse** / **Domestic Partner** and unmarried **Dependent Children.**
2	All Corporate / Business **Cardholders** (> 10 cards issued) as on file with the administrator. The **Spouse** / **Domestic Partner**, unmarried **Dependent Children,** of the **Cardholder** is also eligible as well as any employee or consultant of the same company as the **Cardholder** when the **Cardholder** uses their card to purchase travel for such person.

CCA6002

If, subject to all the terms and conditions of this policy a person is eligible for insurance under multiple **Classes** of **Insured Persons** described above, then such person will only be insured under the **Class** which provides the **Insured Person** the largest **Benefit Amount** for the loss that has occurred.

If, subject to all the terms and conditions of this policy a person is eligible for insurance under multiple **Accounts**, then such person will only be insured once, under the **Account** which provides the **Insured Person** the largest **Benefit Amount** for the loss that has occurred.

CCA6004

Section II – When Insurance Begins

For **Insured Persons** in an eligible **Class** on the Effective Date: 10/01/2016
For **Insured Persons** entering an eligible **Class** after the Effective Date: the date the **Insured Person** first meets the definition of eligibility.

CCA6006

Section III - Hazards

The following are the **Hazards** for which insurance applies:

Class	**Hazard(s)**
1	**Financial Services Common Carrier**
	Trip Cancellation
2	**Financial Services Common Carrier**

If, subject to all the terms and conditions of this policy the **Insured Person** has insurance for covered loss on the date of an **Accident**, covered under multiple **Hazards** described above, then only one **Benefit Amount** will be paid. This **Benefit Amount** shall be the largest **Benefit Amount** applicable under all such **Hazards**.
CCA6010 (Ed. 9/06)

Section IV – Benefits
A) Principal Sum

The following are **Principal Sums** for each **Class:**

Class	**Hazard**	**Principal Sum**
1	**Financial Services Common Carrier**	The benefit amount elected by the participating member financial institution of the Policyholder subject to a minimum of $50,000, and a maximum of $1,000,000
2	**Financial Services Common Carrier**	The benefit amount elected by the participating member financial institution of the Policyholder subject to a minimum of $50,000, and a maximum of $1,000,000

CCA6012

B) Accidental Death & Dismemberment Benefits:

This benefit applies to all **Classes** of **Insured Persons**. The following are **Losses** insured and the corresponding **Benefit Amount** expressed as a percentage of the **Principal Sum:**

Class
All

Accidental:	**Benefits Amounts (Percentage of Principal Sum)**
Loss of Life	100%
Loss of Speech and **Loss of Hearing**	100%
Loss of Speech and one of **Loss of Hand, Loss of Foot** or **Loss of Sight of One Eye**	100%
Loss of Hearing and one of **Loss of Hand, Loss of Foot** or **Loss of Sight of One Eye**	100%
Loss of Hands (Both), **Loss of Feet** (Both), **Loss of Sight** or a combination of any two of **Loss of Hand**, **Loss of Foot** or **Loss of Sight of One Eye**	100%
Loss of Hand, **Loss of Foot** or **Loss of Sight of One Eye** (Any One of each)	50%
Loss of Speech or **Loss of Hearing**	50%
Loss of Thumb and Index Finger of the same hand	25%

This **Benefit Amount** is subject to Section IV – Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.
CCA6016

If the **Insured Person** has multiple **Losses** as the result of one **Accident**, then **We** will pay only the single largest **Benefit Amount** applicable to the **Losses** suffered, as described in Section IV - Maximum Payment For Multiple Losses and Multiple Benefits of the Contract.
CCA6018

C) Additional Benefits

The following are **Benefit Amounts** for all other benefits provided under this policy:

Medical Evacuation and Repatriation

Class 1& 2 (If elected by the participating financial institution)

Maximum **Benefit Amount** $50,000
Benefit Amount (Hospital Admission Guaranty) $5000
Family Travel Expense
(Maximum per Day) $100
(Maximum Number of Days) 7

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.
CCA6056

D) Travel Accident Benefits

Baggage Delay

Class 1 & 2

Daily **Benefit Amount:** The amount elected by the participating financial institution subject to a minimum of $100 and a maximum of $300.

Maximum Number of Days 3

Maximum **Benefit Amount**: N/A

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.
CCA6092

Financial Services Common Carrier Trip Cancellation/Trip Interruption

Class 1

Benefit Amount as stated on the attached schedule of covered cards, Principal Sums, and Benefit Amounts subject to a maximum of $5,000.

Maximum **Benefit Amount** N/A

This **Benefit Amount** is not subject to Section IV – Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.
CCA6096 (Ed. 9/06

<u>Trip Delay</u>
Class 1

Daily **Benefit Amount:** The amount elected by the participating financial institution subject to a minimum of $100 and a maximum of $300.

Maximum Number of Days 3

Maximum **Benefit Amount**: N/A

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.
CCA6106

Section V – Aggregate Limit of Insurance

Account Aggregate

three (3) times the applicable **Benefit Amount**

If more than one (1) **Insured Person** insured under the same **Account** suffers a **Loss, Covered Loss** or **Loss of Property** in the same accident, then **We** will not pay more than the **Account** Aggregate Limit of Insurance shown above. If an accident results in **Benefit Amounts** becoming payable, which when totaled, exceed the applicable Account Aggregate Limit of Insurance shown above, then the Account Aggregate Limit of Insurance will be divided proportionally among the **Insured Persons**, based on each applicable **Benefit Amount**.

Insurance only applies for the **Classes**, **Hazards**, **Benefits** and **Losses** that are specifically indicated as insured**.**

CCA6090

HAZARDS

Financial Services Common Carrier Hazard

Financial Services Common Carrier Hazard means all circumstances, subject to the terms and conditions of this policy, arising from and occurring on a **Common Carrier Covered Trip** while the **Insured Person** is:

1) riding as a passenger in, entering or exiting any **Common Carrier** on which the **Insured Person** has purchased passage; or

2) riding as a passenger in, entering or exiting any **Conveyance** licensed to carry the public for hire or any **Courtesy Transportation** provided without a specific charge and while traveling to or from the airport, terminal or station:

   a) immediately preceding the departure of the scheduled **Common Carrier** on which the **Insured Person** has purchased passage; or

   b) immediately following the arrival of the scheduled **Common Carrier** on which the **Insured Person** was a passenger; or

3) at the airport, terminal or station at the beginning or end of the **Common Carrier Covered Trip**.

If the purchase of the **Common Carrier** passenger fare is not made prior to the **Insured Person's** arrival at the airport, terminal or station, coverage will begin at the time the cost of the **Common Carrier** passenger fare is charged to the **Insured Person's Account.**

CCA5542 (Ed. 9/06)

Trip Cancellation Hazard

With regard to the **Trip Cancellation** Travel Insurance only, the **Trip Cancellation Hazard** means the circumstances, subject to the terms and conditions of this policy, arising from and occurring from the date the **Insured Person** charges the trip to his or her **Account**.
CCA5548

Contract

Section I – Insurance

A) Accident Insurance

Subject to all the terms and conditions of this policy and the payment of required premium, We will provide the following insurance:

Accidental Death and Dismemberment

We will pay the applicable **Benefit Amount**, shown in Section IV-B of the Schedule of Benefits, if an **Accident** results in a covered **Loss** not otherwise excluded. The **Accident** must result from an insured **Hazard** and occur while the **Insured Person** is insured under this policy, while it is in force. The covered **Loss** must occur within one (1) year after the **Accident**.
CCA5010

Medical Evacuation and Repatriation

If the **Insured Person's Accidental Bodily Injury**, disease or illness occurs while insured under a **Hazard** and requires the **Medical Evacuation** or **Repatriation** of the **Insured Person** while the **Insured Person** is on a **Covered Trip**, then **We** will pay the **Covered Expenses** for such **Medical Evacuation** or **Repatriation** up to the **Benefit Amount** for **Medical Evacuation and Repatriation**, shown in Section IV-C of the Schedule of Benefits. The **Benefit Amount** for **Medical Evacuation** or **Repatriation** is payable in addition to any other applicable **Benefit Amounts** under this policy.

The **Medical Evacuation** or **Repatriation** must be ordered by a **Physician**, who certifies that the **Medical Evacuation** or **Repatriation** is necessary to prevent death or serious deterioration of the **Insured Person's** medical condition. The **Medical Evacuation** or **Repatriation** must be approved and arranged by **Our Assistance Services Administrator**.

If the **Insured Person's Accidental Bodily Injury**, disease or illness occurs during an insured **Hazard** and requires **Emergency Medical Treatment** while the **Insured Person** is on a **Covered Trip**, then **We** will guarantee payment of the **Hospital Admission Guaranty** incurred for such **Emergency Medical Treatment** up to the **Benefit Amount** for **Hospital Admission Guaranty**, shown in Section IV-C of the Schedule of Benefits. The **Assistance Services Administrator** must approve the **Hospital Admission Guaranty**.

If the **Insured Person's Accidental Bodily Injury**, disease or illness occurs during an insured **Hazard** and requires a **Hospital** stay for more than five (5) days while the **Insured Person** is on a **Covered Trip**, then **We** will pay the **Benefit Amount** for **Family Travel Expense**, if all the following conditions are met:

1) the **Insured Person** is confined to a **Hospital**; and
2) the **Hospital** is at least fifty (50) miles from the **Insured Person's** permanent residence; and
3) all transportation arrangements for an **Immediate Family Member** are made by **Our Assistance Services Administrator** and are by the most direct and economical route.

If the **Insured Person's Accidental Bodily Injury**, disease or illness occurs during an insured **Hazard** and requires a **Hospital** stay for more than five (5) days while the **Insured Person** is on a **Covered Trip**, then **We** will pay for an accompanying **Dependent Child** to return to his or her primary residence. All transportation arrangements must be made by **Our Assistance Services Administrator** and shall be by the most direct and economical route.

The **Benefit Amount** for **Medical Evacuation** or **Repatriation** is payable on an excess basis. **We** will determine the charges for **Medical Evacuation** or **Repatriation**. **We** will then reduce that amount by amounts already paid or payable by any **Other Plan**. **We** will pay the resulting **Benefit Amount**, but in no event will **We** pay more than the **Benefit Amount** for **Medical Evacuation** or **Repatriation** shown in Section IV-C of the Schedule of Benefits.

With respect to **Medical Evacuation and Repatriation** only, the Disease or Illness Exclusion in Section VI - General Exclusions of the Contract does not apply.
CCA5046

Travel Insurance

Subject to all the terms and conditions of this policy and the payment of required premium, We will provide the following insurance:

Baggage Delay

We will reimburse the **Insured Person** up to the Daily **Benefit Amount** shown in Section IV-C of the Schedule of Benefits, in the event of a **Baggage Delay**. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the **Insured Person** while on a **Common Carrier Covered Trip** and at a destination other than the **Insured Person's** primary residence. The **Baggage Delay** Daily **Benefit Amount** will be payable up to the maximum number of days as shown in Section IV-C of the Schedule of Benefits.

Essential items not covered by **Baggage Delay** include, but are not limited to:

1) contact lenses, eyeglasses or hearing aids;
2) artificial teeth, dental bridges or prosthetic devices;
3) tickets, documents, money, securities, checks, travelers checks and valuable papers;
4) business samples;
5) jewelry and watches; or
6) cameras, video recorders and other electronic equipment.

The **Baggage Delay Benefit Amount** is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the **Insured Person**. In no event will we pay more than the Maximum **Benefit Amount** as shown in Section IV-C of the Schedule of Benefits in any twelve (12) consecutive month period regardless of the number of **Baggage Delay** claims made in that twelve (12) month period.

CCA5300

Financial Services Common Carrier Trip Cancellation/Trip Interruption

In the event of the **Insured Person's Common Carrier Trip Cancellation** or **Trip Interruption**, **We** will pay up to the **Trip Cancellation/Trip Interruption Benefit Amount** shown in Section IV-D of the Schedule of Benefits. In no event will **We** pay more than either:

1) the actual **Non-Refundable** amount paid by the **Insured Person** for a **Common Carrier** passenger fare(s); or
2) the **Trip Cancellation/Interruption Benefit Amount** shown in Section IV-D of the Schedule of Benefits.

The **Insured Person** will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the **Insured Person.** In no event will we pay more than the Maximum **Benefit Amount** as shown in Section IV-C of the Schedule of Benefits in any twelve (12) consecutive month period regardless of the number of **Trip Cancellation/Interruption** claims made in that twelve (12) month period.

The **Trip Cancellation** or **Trip Interruption** of the **Insured Person** must be caused by or result from death, **Accidental** injury, disease or physical illness of the **Insured Person** or an **Immediate Family Member** of the **Insured Person ;** or default of the **Common Carrier** resulting from **Financial Insolvency**.

The death, **Accidental** injury, disease or physical illness must be verified by a **Physician** and must prevent the **Insured Person** from traveling on a **Covered Trip**.

This benefit does not apply to loss caused by or resulting from:

1) a **Pre-Existing Condition;** or
2) **Accidental Bodily Injuries** arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba driving; or
3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
4) the **Insured** or an **Immediate Family Member** being under the influence of drugs (except those prescribed and used as directed by a **Physician**) or alcohol; or
5) the **Insured** or an **Immediate Family Member:**
   a) traveling against the advice of a **Physician;** or
   b) traveling while on a waiting list for specified medical treatment; or
   c) traveling for the purpose of obtaining medical treatment; or
d) traveling in the third trimester (seventh month or after) of pregnancy.

CCA5305

Trip Delay

We will reimburse the **Insured Person's Trip Delay** during a **Common Carrier Covered Trip** if the **Trip Delay** is due to a **Covered Loss**, mechanical delay, an unpublished and unannounced strike, civil commotion, hijack or **Natural Disaster**. We will reimburse up to the **Benefit Amount** shown in Section IV-C of the Schedule of Benefits. We will reimburse the **Insured Person** a maximum of $100 per day, per **Insured Person**, for a maximum of three (3) days for the cost of food and temporary lodging until travel by the **Insured Person** becomes possible.

The **Trip Delay** benefit is excess over any other insurance or indemnity (including any reimbursements by the **Common Carrier**) available to the **Insured Person.**

Coverage is limited to one (1) delay per **Insured Person** during a **Common Carrier Covered Trip**. In no event will we pay more than the Maximum **Benefit Amount** as shown in Section IV-C of the Schedule of Benefits in any twelve (12) consecutive month period regardless of the number of **Trip Delay** claims made in that twelve (12) month period.
CCA5314 (Ed. 9/06)

Section II – Eligibility, Effective Date and Termination

Eligibility

A person becomes insured under this policy if:

1) such person is a member of an eligible **Class** of **Insured Persons** as shown in Section I of the Schedule of Benefits; and
2) the required premium for such person has been paid.

CCA5080

Effective Date of Insurance for the Insured Person

Insurance for the **Insured Person** becomes effective on the latest of:

1) the effective date of this policy;
2) the date on which such person first meets the eligibility criteria as the **Insured Person**; or
3) the beginning of the period for which required premium is paid for such **Insured Person**.

CCA5082

Termination of Insurance for the Insured Person

Insurance for the **Insured Person** automatically terminates on the earliest of:

1) the termination date of this policy;
2) the expiration of the period for which required premium has been paid for such **Insured Person**;
3) the date on which a person no longer meets the eligibility criteria as the **Insured Person**; or
4) the date on which **We** pay out 100% of the **Principal Sum**.

CCA5084

Section III - Extensions Of Insurance

Extensions of Insurance are subject to the provisions of Section I-Insurance of the Contract and all other policy terms and conditions.

Disappearance

If an **Accident** results from an insured **Hazard** and the **Insured Person** has not been found within one (1) year of the disappearance, stranding, sinking, or wrecking of any **Conveyance** in which the **Insured Person** was an occupant at the time of the **Accident**, then it will be assumed, subject to all other terms and conditions of this Policy, that the **Insured Person** has suffered **Loss of Life** insured under this policy.
CCA5088

Exposure

Accident includes unavoidable exposure to elements arising from an insured **Hazard**.
CCA5090FL

Section IV - Maximum Payment for Multiple Losses and Multiple Benefits

For any **Benefit Amount** identified as subject to this provision in the Schedule of Benefits, payment of such **Benefit Amount** will reduce the **Principal Sum**. If, subject to all the terms and conditions of this policy, the **Insured Person** is entitled to receive payment of multiple **Benefit Amounts** as the result of one (1) **Acciden**t, then the maximum **We** will pay for all benefits shall not exceed the **Principal Sum**.

For any **Benefit Amount** identified as not subject to this provision in the Schedule of Benefits, payment of such **Benefit Amount** will be in addition to any **Principal Sum** payable under this policy.

If, subject to all the terms and conditions of this policy, the **Insured Person** suffers multiple covered **Losses** as the result of one (1) **Accident**, then **We** will only pay the single largest **Benefit Amount** applicable to all such covered **Losses**.

CCA5092

Section V – Territory

This insurance applies worldwide.

CCA5094

Section VI – General Exclusions

The following exclusions apply to all benefits or Hazards under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits or Hazards. Please read this entire policy carefully.

Aircraft Pilot or Crew

This insurance does not apply to any **Accident**, **Accidental Bodily Injury** or **Loss** caused by or resulting from, directly or indirectly, the **Insured Person** entering, or exiting any aircraft while acting or training as a pilot or crew member.

This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
CCA5098 (Ed. 9/06)

Disease or Illness

This insurance does not apply to any **Accident**, **Accidental Bodily Injury** or **Loss** caused by or resulting from, directly or indirectly, the **Insured Person's** emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof.

This exclusion does not apply to the **Insured Person's** bacterial infection caused by an **Accident** or by **Accidental** consumption of a substance contaminated by bacteria.
CCA5102

Specialized Aviation

This insurance does not apply to any **Accident**, **Accidental Bodily Injury** or **Loss** caused by or resulting from, directly or indirectly, the **Insured Person** traveling or flying on any aircraft engaged in **Specialized Aviation Activities**.
CCA5118

Suicide or Intentional Injury

This insurance does not apply to any **Accident**, **Accidental Bodily Injury, Loss** or **Covered Loss** caused by or resulting from, directly or indirectly, the **Insured Person's** suicide, attempted suicide or intentionally self-inflicted injury.
CCA5120

Trade Sanctions

This insurance does not apply to any **Accident**, **Accidental Bodily Injury, Loss, Covered Loss** or **Loss of Property** when:

1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any **Accident**, **Accidental Bodily Injury, Loss, Covered Loss** or **Loss of Property**; or
2) there is any other legal prohibition against providing insurance for any **Accident**, **Accidental Bodily Injury, Loss, Covered Loss** or **Loss of Property**.

CCA5122

War

This insurance does not apply to any **Accident**, **Accidental Bodily Injury, Loss, Covered Loss** or **Loss of Property** caused by or resulting from, directly or indirectly, a declared or undeclared **War**
CCA5126

Section VII – Definitions

For the purpose of these definitions, the singular includes the plural and the plural includes the singular, unless otherwise noted.

Accident or Accidental

Accident or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.
CCA5600FL

Accidental Bodily Injury

Accidental Bodily Injury means bodily injury, which:

1) is **Accidental**;
2) is the direct source of a loss;
3) is independent of disease, illness or other cause; and
4) occurs while the **Insured Person** is insured under this policy, which is in force.

Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an **Accident**, including, but not limited to:

1) Osgood-Schlatter's Disease;
2) bursitis;
3) Chondromalacia;
4) shin splints;
5) stress fractures;
6) tendinitis; and
7) Carpal Tunnel Syndrome.

CCA5602FL

Account

Account means **Credit Card** accounts, **Debit Card** accounts, central billed accounts, checking accounts and savings accounts as set forth in the **Class** Schedule of this Policy.
CCA5604

Accountholder

Accountholder means any individual who is named on an open and active **Account** with the **Policyholder**.
CCA5606

Assistance Services Administrator

Assistance Services Administrator means the organization that contracts with the **Company** to provide **Medical Evacuation** and **Repatriation** services to the **Insured Person**.
CCA5610

Baggage

Baggage means suitcases and the containers specifically designated for carrying personal property, and the personal property contained therein.
CCA5609

Baggage Delay

Baggage Delay means a delay or misdirection of the **Insured Person's Baggage** by a **Common Carrier** for more than four (4) hours from the time the **Insured Person** arrives at the destination on the **Insured Person's** ticket.
CCA5611

Benefit Amount

Benefit Amount means the amount stated in the Schedule of Benefits for this policy which applies:

1) at the time the entire cost of the fare is charged to the **Insured Person's Account** during the policy period;
2) to the **Insured Person**; and
3) for the applicable **Hazard**.

CCA5612

Cardholder

Cardholder means an individual who is named on the **Account** card issued by the **Policyholder**.
CCA5623

Class

Class means the categories of **Insured Persons** described in Section I of the Schedule of Benefits.
CCA5628

Common Carrier

Common Carrier means any motorized land, water or air **Conveyance**, operated by an organization other than the **Policyholder**, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.
CCA5644 (Ed. 9/06)

Common Carrier Covered Trip

Common Carrier Covered Trip means travel on a **Common Carrier** when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the **Insured Person's Account** issued by the **Policyholder.** If frequent flyer miles, coupons or certificates are redeemed a charge of at least $1.00 or the full amount due for the trip, whichever is greater, must be charged to the **Account** for travel to be considered a **Common Carrier Covered Trip**.
CCA5645

Company

Company means Federal Insurance Company.
CCA5648

Conveyance

Conveyance means any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.
CCA5650

Courtesy Transportation

Courtesy Transportation means transportation provided without a specific charge by a rental car agency, airport or hotel which transports the **Insured Person** from the airport or station to the rental car agency or hotel, or from the rental car agency or hotel to the airport or station.
CCA5651

Covered Expenses

1) With respect to **Medical Evacuation**, **Covered Expenses** means the cost for:

1) a land, water or air **Conveyance**, required to transport the **Insured** Person during a **Medical Evacuation**. Special transportation by, but not limited to, air ambulances, land ambulances and private motor vehicles must:
   a) be recommended by an attending **Physician**; and
   b) comply with the standard regulations of the **Conveyance** transporting the **Insured Person**.

   The means of transportation that is best suited to accommodate the **Insured Person**, based on the seriousness of the **Insured Person's** condition, will be used.

2) medical supplies and services which are:
   a) ordered or prescribed by an attending **Physician**; and
   b) are, in the opinion of an attending **Physician**, necessarily incurred in connection with the **Medical Evacuation** of the **Insured Person**.

2) With respect to **Repatriation**, **Covered Expenses** means the cost for:

1) **Repatriation** of the **Insured Person**; and
2) medical supplies and services which:
   a) are ordered or prescribed by an attending **Physician**; and
   b) are, in the opinion of an attending **Physician**, necessarily incurred in connection with **Repatriation** of the **Insured Person**; or
   c) are necessary for embalming, cremation, transportation and purchase of a shipping container as required by applicable law or regulation.

With respect to **Medical Evacuation** and **Repatriation**, all transportation arrangements made for the **Insured Person** will be by the most direct and economical route. All **Covered Expenses** must be arranged by and receive the prior approval of **Our Assistance Service Administrator**.

Covered Expenses do not include those expenses incurred by the **Insured Person** for **Accidental Bodily Injury**, illness or disease, which occurs while the **Insured Person** is:

1) traveling against the advice of a **Physician**; or
2) traveling for the purpose of obtaining medical treatment.

CCA5654

Covered Loss

Covered Loss means:

1) **Accidental Bodily Injury** or **Loss of Life** or **Sickness** of either the **Insured Person**, **Traveling Companion** or an **Immediate Family Member** of the **Insured Person** or **Traveling Companion** ; or
2) inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a **Covered Trip**; or

Covered Trip

Covered Trip means any pre-paid tour, trip or vacation:

1) occurring while the insurance is in-force;
2) which includes at least one overnight stay away from the **Insured Person's** primary residence;
3) with a destination that is more than fifty (50) miles from the **Insured Person's** primary residence; and
4) not exceeding sixty (60) days in duration.

CCA5656

Credit Card

Credit Card means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card or device, issued to the **Insured Person.** The **Insured Person** may use the **Credit Card** to purchase, hire, rent or leased property or services. **Credit Card** does not include a **Debit Card.**
CCA5657

Debit Card

Debit Card means a payment medium that takes the form of a card, plate or other identification card or device, issued to the **Insured Person** who is an owner of a deposit **Account** maintained by the issuer. The **Insured Person** may use the **Debit Card** to purchase, hire, rent or lease property or services. **Debit Card** does not include a **Credit Card.**
CCA5658

Dependent

Dependent means a **Dependent Child**, **Spouse**, or **Domestic Partner** of the **Primary Insured Person**.
CCA5660

Dependent Child

Dependent Child means the **Primary Insured Person's** unmarried child from the moment of birth, including a natural child, grandchild, stepchild, foster child or adopted child from the date of placement with the **Primary Insured Person**. The **Dependent Child** must be primarily dependent upon such **Primary Insured Person** for maintenance and support, and must be:

1) under the age of twenty-five (25); or
2) classified as **Incapacitated Dependent Child**.

CCA5662FL

Domestic Partner

Domestic Partner means a person designated in writing by the **Primary Insured Person** who is registered as a **Domestic Partner** or legal equivalent under laws of the governing jurisdiction or who:

1) is at least 18 years of age and competent to enter into a contract;
2) is not related to the **Primary Insured Person** by blood;
3) has exclusively lived with the **Primary Insured Person** for at least twelve (12) consecutive months prior to the date of enrollment;
4) is not legally married or separated; and
5) as of the date of enrollment, has with the **Primary Insured Person** at least two (2) of the following financial arrangements:
    a) a joint mortgage or lease;
    b) a joint bank account;
    c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or
    d) a joint credit card account with a financial institution.

Neither the **Primary Insured Person** nor the **Domestic Partner** can be married to, nor in a civil union with, anyone else.
CCA5666 (Ed. 9/06)

Emergency Medical Treatment

Emergency Medical Treatment means **Hospital** treatment for a medical condition which:

1) arises suddenly and unexpectedly; and
2) if left untreated could result in **Loss of Life**, or in serious deterioration of the **Insured Person's** medical condition.

CCA5674

Family Travel Expense

Family Travel Expense means actual costs incurred by an **Immediate Family Member** for temporary lodging, transportation and meals while traveling to and from visits with the **Insured Person**.
CCA5678

Financial Insolvency

Financial Insolvency means the inability of an entity to provide travel services because it has ceased operations either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operations as a result of a denial of credit or the inability to meet financial obligations.
CCA5682

Hazard

Hazard means the circumstances for which this insurance is provided as stated in Section III of the Schedule of Benefits and described in the **Hazard** Section of this policy.
CCA5696

Hospital

Hospital means a public or private institution which:

1) is licensed in accordance with the laws of the jurisdiction where it is located;
2) is accredited by the Joint Commission on Accreditation of Hospitals;
3) operates for the reception, care and treatment of sick, ailing or injured persons as in-patients;
4) provides organized facilities for diagnosis and medical or surgical treatment;
5) provides twenty-four (24) hour nursing care;
6) has a **Physician** or staff of **Physicians** ; and
7) is not primarily a day clinic, rest or convalescent home, assisted living facility or similar establishment and is not, other than incidentally, a place for the treatment of alcoholics or drug addicts.

CCA5712

Hospital Admission Guaranty

Hospital Admission Guaranty means any charge or expense made by a **Hospital** prior to and as a condition of the **Insured Person's** admission.
CCA5714

Immediate Family Member

Immediate Family Member means the **Insured Person's**:

1) **Spouse** or **Domestic Partner**;
2) children including adopted children or stepchildren;
3) legal guardians or wards;
4) siblings or siblings-in-law;
5) parents or parents-in-law;
6) grandparents or grandchildren;
7) aunts or uncles;
8) nieces and nephews.

Immediate Family Member also means a **Spouse's** or **Domestic Partner's** children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.
CCA5716

Incapacitated Dependent Child

Incapacitated Dependent Child means a child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on the **Primary Insured Person** for support and maintenance. The incapacity must have occurred while the child was under the age of twenty-five (25).
CCA5718FL

Insured Person

Insured Person means a person, qualifying as a **Class** member under Section I of the Schedule of Benefits:

1) who elects insurance; or
2) for whom insurance is elected,
3) and on whose behalf premium is paid.

CCA5728

Leased Aircraft

Leased Aircraft means an aircraft not owned by the **Policyholder**, which is subject to a written lease agreement between the **Policyholder** and the lessor. The **Policyholder** uses the aircraft as it wishes for the term of the written lease agreement. The **Policyholder** cannot alter or sell the aircraft without the consent of the lessor. **Leased Aircraft** does not include aircraft which are chartered for single trips.
CCA5730 (Ed. 9/06)

Loss

Loss means **Accidental**:

Loss of Foot;
Loss of Hand
Loss of Hearing
Loss of Life
Loss of Sight
Loss of Sight of One Eye
Loss of Speech
Loss of Thumb and Index Finger

Loss must occur within one (1) year after the **Accident**.
CCA5732

Loss of Foot

Loss of Foot means the complete severance of a foot through or above the ankle joint. **We** will consider such severance a **Loss of Foot** even if the foot is later reattached. If the reattachment fails and amputation becomes necessary, then **We** will not pay an additional **Benefit Amount** for such amputation.
CCA5734

Loss of Hand

Loss of Hand means complete severance, as determined by a **Physician**, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand. **We** will consider such severance a **Loss of Hand** even if the hand, fingers or thumb are later reattached. If the reattachment fails and amputation becomes necessary, then **We** will not pay an additional **Benefit Amount** for such amputation.
CCA5736

Loss of Hearing

Loss of Hearing means permanent, irrecoverable and total deafness, as determined by a **Physician**, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device, as determined by a **Physician**.
CCA5738

Loss of Life

Loss of Life means death, including clinical death, as determined by the local governing medical authority where such death occurs within 365 days after an **Accident**.
CCA5740

Loss of Property

Loss of Property means **Baggage Delay, Trip Cancellation** or **Trip Interruption** which occurs while the **Insured Person** is insured under this policy which is in-force.
CCA5741

Loss of Sight

Loss of Sight means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a **Physician**.
CCA5742

Loss of Sight of One Eye

Loss of Sight of One Eye means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device, as determined by a **Physician**.
CCA5744

Loss of Speech

Loss of Speech means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a **Physician**.
CCA5748

Loss of Thumb and Index Finger

Loss of Thumb and Index Finger means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a **Physician**. **We** will consider such severance a **Loss of Thumb and Index Finger** even if a thumb, an index finger or both are later reattached. If the reattachment fails and amputation becomes necessary, then **We** will not pay an additional **Benefit Amount** for such amputation.
CCA5750

Medical Evacuation

Medical Evacuation means the emergency transportation of the **Insured Person** from the location where such **Insured Person** is injured or becomes ill to the nearest **Hospital** where appropriate medical care and treatment can be provided.
CCA5756

Medically Necessary

Medically Necessary means a medical or dental service, supply or course of treatment which:

1) is ordered or prescribed by a **Physician**;
2) is appropriate and consistent with the patient's diagnosis;
3) is in accord with current accepted medical or dental practice; and
4) could not be eliminated without adversely affecting the patient's condition.

CCA5758

Medical Services

Medical Services means **Medically Necessary** services, including but not limited to:

1) medical care and treatment by a **Physician**;
2) **Hospital** room and board and **Hospital** care, both inpatient and outpatient;
3) drugs and medicines required and prescribed by a **Physician**;
4) diagnostic tests and x-rays prescribed by a **Physician**;
5) transportation of the **Insured Person** in an emergency transportation vehicle from the location where such **Insured Person** becomes injured to the nearest **Hospital** where appropriate medical treatment can be obtained;
6) dental care and treatment due to **Accidental Bodily Injury**;
7) physical therapy, including diathermy, ultrasonic, whirlpool or heat treatment, adjustment, manipulation, massage and the office visit associated with such therapy;
8) treatment performed by a licensed medical professional when prescribed by a **Physician**, if hospitalization would have been otherwise required;
9) rental of durable medical equipment;
10) artificial limbs and other prosthetic devices;
11) orthopedic appliances or braces.

CCA5760

Natural Disaster

Natural Disaster means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

1) is due to natural causes; and
2) results in severe damage such that the area in which **Loss** occurs is declared a disaster area by a competent governmental authority having jurisdiction.

CCA5762

Non-Refundable

Non-Refundable means money paid by **the Insured Person** or **the Insured Person's Spouse** or **Domestic Partner**, if covered under the policy, for a **Covered Trip**:

1) in which will be forfeited under the terms of the agreement made with the **Common Carrier** for unused travel arrangements; and
2) for which the **Travel Agency** or **Travel Supplier** will not provide any other form of compensation.

CCA5763 (Ed. 9/06)

Operated Aircraft

Operated Aircraft means any aircraft not owned by the **Policyholder** but over which the **Policyholder** exercises control. **Operated Aircraft** includes an aircraft for which the **Policyholder** pays operating expenses.
CCA5768

Other Plan

Other Plan means any other insurance or payment source for **Medical Services** or disability, including but not limited to health coverage, disability insurance, worker's compensation insurance; or coverage provided or required by any law or statute, including, automobile insurance "fault" or "no-fault", employer sick leave or salary continuation plan, or similar benefit provided or required by governmental plan or program.
CCA5770

Owned Aircraft

Owned Aircraft means any aircraft to which the **Policyholder** holds legal or equitable title.
CCA5772

Physician

Physician means a licensed practitioner of the healing arts, acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided.
Physician does not include:

1) the **Insured Person**;
2) an **Immediate Family Member**;
3) the **Insured Person's** employer or business partner; or
4) the **Policyholder**.

CCA5782

Policyholder

Policyholder means the entity identified in the Insuring Agreement.
CCA5786

Pre-Existing Condition

Pre-Existing Condition means illness, disease or **Accidental** injury of the **Insured Person**, **Traveling Companion**, **Immediate Family Member** of the **Insured Person** or **Immediate Family Member** of the **Traveling Companion**, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the deposit date or booking date of a **Common Carrier Covered Trip**. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.
CCA5788

Primary Insured Person

Primary Insured Person means the **Insured Person** who:

1) has a direct relationship with the **Policyholder**; and
2) where applicable elects insurance under this policy.

CCA5790

Principal Sum

Principal Sum means the amount of insurance appearing in Section IV-A of the Schedule of Benefits applicable to each **Class**.
CCA5792

Proof of Loss

Proof of Loss means written evidence acceptable to **Us** that an **Accident**, **Accidental Bodily Injury** or **Loss** has occurred.
CCA5794

Reasonable and Customary Charge

Reasonable and Customary Charge means the lesser of:

1) the usual charge made by **Physicians** or other health care providers for a given service or supply; or
2) the charge **We** reasonably determine to be the prevailing charge made by **Physicians** or other health care providers for a given service or supply in the geographical area where it is furnished.

CCA5804

Repatriation

Repatriation means:

1) the transfer of the **Insured Person**, from the local **Hospital** where **Emergency Medical Treatment** is initially given to another **Hospital** or to the **Insured Person's** domicile or permanent residence; and

2) the necessary arrangements for the return of the **Insured Person's** remains to the **Insured Person's** domicile or permanent residence in the event of the **Insured Person's Loss of Life**.

CCA5810

Scheduled Aircraft

Scheduled Aircraft means an aircraft owned or operated by a **Scheduled Airline**.
CCA5822

Scheduled Airline

Scheduled Airline means an airline which is either:

1) registered and certified by the Government of the United States of America to carry passengers on a regularly scheduled basis; or
2) registered and certified by any other governmental authority with competent jurisdiction to carry passengers on a regularly scheduled basis.

CCA5824

Specialized Aviation Activity

Specialized Aviation Activity means use of a properly certified aircraft for the following:

any flight on a rocket propelled or rocket launched aircraft

Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted.
CCA5826

Spouse

Spouse means the **Insured Person's** husband or wife who is recognized as such by the laws of the jurisdiction in which the **Primary Insured Person** resides.
CCA5828

Temporary Substitute Aircraft

Temporary Substitute Aircraft means an aircraft equivalent to **Owned Aircraft**, **Leased Aircraft** or **Operated Aircraft** with an airworthiness certificate issued by a governmental authority with competent jurisdiction.
CCA5834

Tour Operator

Tour Operator means an entity which organizes travel components into packaged arrangements for sale directly to the travelling public.
CCA5870

Travel Agency

Travel Agency means an entity with whom travel arrangements were made and purchased by the **Insured Person**.
CCA5872

Travel Supplier

Travel Supplier means a **Tour Operator**, occupancy provider, cruise line, airline, railroad or other **Common Carriers**.
CCA5874

Traveling Companion

Traveling Companion means an individual who has made advanced arrangements with the **Insured Person** to travel together for all or part of the **Covered Trip**.
CCA5876

Trip Cancellation

Trip Cancellation means the cancellation of **Common Carrier** travel arrangements when the **Insured Person** is prevented from traveling on a **Common Carrier Covered Trip** on or before the departure of the **Covered Trip**.
CCA5878 (Ed. 9/06)

Trip Delay

Trip Delay means delay of the **Insured Person's Covered Trip** for at least twelve 12 hours.
CCA5880

Trip Interruption

Trip Interruption means the interruption of the **Insured Person's Covered Trip** either on the way to the point of departure or after departure of the **Covered Trip**.
CCA5882

War

War means:

1) hostilities following a formal declaration of war by a governmental authority;
2) in the absence of a formal declaration of **War** by a governmental authority armed, open and continuous hostilities between two countries; or
3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.

CCA5858

We, Us and Our

We, **Us** and **Our** means Federal Insurance Company.
CCA5860

Section VIII – General Provisions

Addition of New Insured Persons

Any new person who meets the eligibility criteria for the **Class(es)** described in Section I of the Schedule of Benefits, **Insured Persons**, will automatically be the **Insured Person** under this policy.
CCA5150

Benefit Assignment

An **Insured Person** may assign **Benefit Amounts** other than those for **Loss of Life**. Such assignment must be in writing, signed by the **Insured Person** and filed with the **Policyholder**. The assignment shall be provided to **Us** at the time of claim or at such other time as **We** may require. **We** do not assume the responsibility for the validity of any assignment.
CCA5154FL

Beneficiary

A) Designation

The **Insured Person** has the right to designate a beneficiary. The **Primary Insured Person** shall have the sole right to designate a beneficiary for any child who is a minor. All beneficiary designations must be:

1) in writing;
2) filed with the **Policyholder** or the **Policyholder's** designated representative; and
3) provided to **Us** at the time of claim; or
4) at such other time as **We** may require.

B) Change

The **Insured Person**, and no one else, unless there is an irrevocable assignment, has the right to change the beneficiary except as set forth above. The **Insured Person** does not need the consent of anyone to do so.
All beneficiary changes must be:

1) in writing;
2) filed with the **Policyholder** or the **Policyholder's** designated representative; and
3) provided to **Us** at the time of claim or at such other time as **We** may require.

We do not assume any responsibility for the validity of these changes.

C) Payment

The **Benefit Amount** for covered **Loss of Life** will be paid to the beneficiary designated by the **Insured Person**. Any **Benefit Amount** payable due to the **Loss of Life** of a **Dependent Child** will be paid to the **Primary Insured Person**, absent any beneficiary designation by the **Dependent Child**.

If the **Insured Person** has not chosen a beneficiary or if there is no beneficiary alive when the **Insured Person** dies, then **We** will pay the **Benefit Amount** for **Loss of Life** to the first surviving party in the following order:

1) the Insured **Person's Spouse** or **Domestic Partner**;
2) in equal shares to the **Insured Person's** surviving children;
3) in equal shares to the **Insured Person's** surviving parents;
4) in equal shares to the **Insured Person's** surviving brothers and sisters;
5) the **Insured Person's** estate.

All other **Benefit Amounts** are paid to the **Insured Person**, unless otherwise directed by the **Insured Person** or the **Insured Person's** designee, or unless otherwise noted in this policy.

If any beneficiary has not reached the legal age of majority, then **We** will pay such beneficiary's legal guardian.
CCA5158

Cancellation, Nonrenewal and Grace Period

A) Grace Period

The **Policyholder** is entitled to a grace period of forty-five (45) days from the premium due date for the payment of premium due. This policy will continue in force during the grace period. The grace period does not apply to the first premium payable during the policy term. Failure to pay the first premium on or before the due date will immediately terminate this policy as of inception. **We** are not required to provide notification of such termination.
CCA5160FL

B) Cancellation, Nonrenewal

The **Policyholder** may cancel this policy, or any of its individual insurance benefits, by sending **Us** written notice stating when cancellation is to take effect. The effective date of cancellation may not be earlier than the date notice is postmarked or transmitted.

We may cancel this policy, or any of its individual insurance benefits, if the **Policyholder** fails to pay the premium within the grace period of forty-five (45) days after the premium due date, except for the first premium due during the Policy Period. **We** will send written notice stating the effective date of cancellation, which will be no earlier than forty-five (45) days after the premium due date.

We may only cancel this policy, or any of its individual insurance benefits, in accordance with applicable law by sending written notice stating when thereafter such cancellation shall take effect.

We may nonrenew this policy by sending written notice at least forty-five (45) days before the expiration date of the Policy Period shown in the Insuring Agreement.

We will send notice of cancellation or nonrenewal to the **Policyholder** at its last known address. If the notice is mailed, proof of mailing will be considered proof of cancellation or nonrenewal.

The **Policyholder** is required to immediately provide notice of cancellation or nonrenewal to all **Insured Persons**.

The earned premium will be computed on a pro-rata basis. Any unearned premium will be returned to the **Policyholder** as soon as practicable.
CCA5162FL

Changes

This policy can only be changed by a written endorsement that becomes a part of this policy. The endorsement must be approved by one of **Our** officers and signed by one of **Our** authorized representatives. No agent has the authority to change this policy or waive any of its provisions.
CCA5166

Compliance by Policyholder and Insured Person

We have no duty to provide insurance under this policy unless the **Policyholder**, the **Insured Person** and the beneficiary, if applicable, have fully complied with all the terms and conditions of this policy.
CCA5168

Concealment or Fraud

Insurance under this policy is void if:

1. the **Policyholder** or any **Insured Person** has intentionally concealed or misrepresented any material fact relating to this policy before or after a **Loss**; or
2. the **Policyholder** or any **Insured Person** files a false report of a **Loss**.

CCA5169 (Ed. 9/06)

Claim Notice

Written Claim Notice must be given to **Us** or any of **Our** brokers or appointed agents within twenty (20) days after the occurrence or commencement of any **Loss** covered by this policy or as soon as reasonably possible. Notice must include enough information to identify the **Insured Person** and **Policyholder**. Failure to give Claim Notice within twenty (20) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.
CCA5170

Claim Forms

When **We** receive notice of a claim, **We** will send the **Insured Person** or the **Insured Person's** designee, within fifteen (15) days, forms for giving **Proof of Loss** to **Us**. If the **Insured Person** or the **Insured Person's** designee does not receive the forms, then the **Insured Person** or the **Insured Person's** designee should send **Us** a written description of the **Loss**. This written description should include information detailing the occurrence, type and extent of the **Loss** for which the claim is made.
CCA5172

Claim Proof of Loss

For claims involving disability, complete **Proof of Loss** must be given to **Us** within thirty (30) days after commencement of the period for which **We** are liable. Subsequent written proof of the continuance of such disability must be given to **Us** at such intervals as **We** may reasonably require.

Failure to give complete **Proof of Loss** within these time frames will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible, and in no event later than one (1) year after the deadline to submit complete **Proof of Loss**, except in cases where the claimant lacks legal capacity.

For all claims except those involving disability, complete **Proof of Loss** must be given to **Us** within ninety (90) days after the date of **Loss**, or as soon as reasonably possible.

We have a right to examine under oath, as often as **We** may reasonably require, the **Insured Person**, the **Policyholder** or the beneficiary. **We** may also require the **Insured Person**, the **Policyholder** or the beneficiary to provide a signed description of the circumstances surrounding the **Loss** and their interest in the **Loss**. The **Insured Person**, the **Policyholder** and the beneficiary will also produce all records and documents requested by **Us** and will permit **Us** to make copies of such records or documents.
CCA5174

Time of Payment of Claims

For benefits payable involving disability, **We** will pay the **Insured Person** the applicable **Benefit Amount** no less frequently than monthly during the period for which **We** are liable. All payments by **Us** are subject to receipt of complete **Proof of Loss**.

For all benefits payable under this policy except those for disability, **We** will pay the **Insured Person** or beneficiary the applicable **Benefit Amount** as soon as **We** receive complete **Proof of Loss** if the **Insured Person**, the **Policyholder** and the beneficiary, where applicable, have complied with all the terms of this policy. If a claim is contested by **Us**, then **We** will notify the **Insured Person** or beneficiary the reasons for contesting the claim within forty-five (45) days of receipt of complete **Proof of Loss**. If **We** request additional information from the **Insured Person** or beneficiary, then upon receipt of requested information **We** will pay or deny the claim within sixty (60) days. All overdue claim payments will bear simple interest at the rate of ten percent (10%) per year.
CCA5176FL

Claim and Suit Cooperation

In the event of a claim under this policy, the **Policyholder**, the **Insured Person** or the beneficiary, if applicable, must fully cooperate with **Us** in **Our** handling of the claim, including, but not limited to, the timely submission of all medical and other reports, and full cooperation with all physical examinations and autopsies that **We** may require. If **We** are sued in connection with a claim under this policy, then the **Policyholder**, the **Insured Person** or the beneficiary must fully cooperate with **Us** in the handling of such suit. The **Policyholder**, the **Insured Person** or the beneficiary must not, except at their own expense, voluntarily make any payment or assume any obligation in connection with any suit without **Our** prior written consent.
CCA5178

Description of Coverage

When required by law, the **Policyholder** will deliver to the **Primary Insured Person** a Description of Coverage, approved by **Us**. The Description of Coverage will describe the benefits, exclusions, limitations, and conditions of this policy and state to whom benefits are payable. Any subsequent changes to this policy will also apply to the existing Description of Coverage.
CCA5180

Entire Contract and Application

This policy, the **Policyholder's** application and the **Primary Insured Person's** application, if any, together with the endorsements attached to this policy, constitute the entire contract of insurance. If an application is completed by the **Policyholder** or **Primary Insured Person** in connection with this policy, then **We** will attach the application to the policy when the policy is issued.
CCA5182

Governing Jurisdiction and Conformance With Statutes

This policy is governed by the laws of the jurisdiction in which it is delivered to the **Policyholder**. Any terms of this policy which are in conflict with the applicable statutes, laws or regulations of the jurisdiction in which this policy is delivered are amended to conform to such statutes, laws or regulations. Any terms of a Description of Coverage which are in conflict with the applicable statutes, laws or regulations of the jurisdiction in which the Description of Coverage is delivered are amended to conform to the statutes, laws or regulations of the jurisdiction.
CCA5184 (Ed. 9/06)

Informational and Advertising Material

The **Policyholder** and its representatives must gain **Our** prior written approval of all material used for advertising and solicitation relating to this policy, regardless of the medium in which such material appears. **We** will not be responsible for any increase in payment or any changes in insurance resulting from such materials that have not been approved by **Us**.
CCA5188

Legal Action Against Us

No legal action may be brought to recover on this policy until sixty (60) days after **We** have been given complete **Proof of Loss**. No such action may be brought after the expiration of the applicable statute of limitations. No such action may be brought unless there has been full compliance with all of the terms of this policy.

In no case will **We** be liable for benefits that are not payable under the terms of this policy or that exceed the applicable **Benefit Amounts** or limits of insurance by of this policy.
CCA5190FL

Liberalization

If **We** adopt any changes:

1) within forty-five (45) days prior to the policy effective date shown in the Insuring Agreement; or
2) during the Policy Period,

which broaden this insurance without an additional premium charge, then the **Insured Person** will automatically receive the benefit of the broadened insurance.
CCA5192

Physical Examination and Autopsy

We have the right to have the **Insured Person** examined by a **Physician** approved by **Us**, as often as reasonably necessary while a claim is open. **We** may also have an autopsy done by a **Physician**, unless prohibited by law. Any examinations or autopsies that **We** require will be done at **Our** expense.
CCA5193

Premium Payment

The **Policyholder** will collect and remit to **Us** all premium due under this policy, subject to the grace period.

Premium is adjustable. The earned premium is calculated for each reporting period based on the applicable rates and exposures. The **Policyholder** must keep records of the information **We** need to calculate the premium and send **Us** copies of these records for each reporting period.

The earned premium will be computed on a pro-rata basis. Any unearned premium will be remitted to the **Policyholder** as soon as practicable.
CCA5196

Premium Provisions

The **Policyholder** will pay all required premium due under this policy, subject to the grace period. Annual Premiums and Deposit Premiums are due at the beginning of the Policy Period and each future Anniversary Date unless otherwise indicated on the Premium Summary.

If premiums are adjustable, then **We** will compute the earned premium for each audit reporting period based on the applicable rates and exposures. The **Policyholder** must keep records of the information **We** need to perform the adjustment and send **Us** copies at **Our** request.

If the policy is written subject to adjustment shown in the Premium Schedule, then the **Policyholder** must report to **Us** the complete information for the reporting period shown in the Premium Summary. The **Policyholder** must submit the reports within the specified number of days after the end of each Reporting Period.

At the earlier of the end of the Policy Period or the policy termination, earned premium will be determined based on the reported values or exposures. If the resulting earned premium is less than the Deposit Premium, if any, then **We** will return the excess to the **Policyholder**. If the resulting earned premium is greater than the Deposit Premium, if any, then **We** will bill the **Policyholder** for the additional premium. The **Policyholder** will pay **Us**, within thirty (30) days, any additional premium generated from the premium adjustment.
CCA5197

Premium Rate Change

We may change the premium rates for this policy as of any policy Anniversary Date. **We** will give the **Policyholder** at least forty-five (45) days prior written notice of such change.
CCA5198FL

Records and Audit

We may examine the **Policyholder's** books and records relating to this policy at any reasonable time during the policy term and up to three (3) years after expiration of this policy or until final adjustment and settlement of all claims under this policy, whichever is later.

The **Policyholder** must maintain information pertaining to **Insured Persons** including but not limited to each **Insured Person's Benefit Amount**, **Class**, enrollment form, if any, and beneficiary designations or assignments.
CCA5204 (Ed. 9/06)

Replacement Insurance

If this policy is replacing another policy of similar insurance, the **Policyholder** will be responsible for notifying all **Primary Insured Persons** of the change in insurance carriers and the change in insurance coverage, if any, by providing a description of coverage approved by **Us.**
CCA5205

Statements by Policyholder or Insured Person and Incontestability

We will not use any statements, except fraudulent misstatements, made by the **Policyholder** or the **Insured Person** to void the insurance or reduce benefits payable under this policy, or to otherwise contest the validity of this policy, unless such statements are contained in a written document signed by the **Policyholder** or the **Insured Person**. If **We** rely on such statements for this purpose, then **We** will provide a copy of the written document to the **Policyholder**, the **Insured Person** or the **Insured Person's** designee or beneficiary, as appropriate.

We will consider all statements made by the **Policyholder** and the **Insured Person** to be representations and not warranties.

Except for nonpayment of premium, **We** will not use statements made by the **Policyholder** or the **Insured Person** regarding insurability to contest the validity of this policy when the statements are made more than two (2) years after this policy has been in force during the **Insured Person's** lifetime.

Nothing in this section will preclude **Us** from asserting at any time defenses based upon a claimant's ineligibility for insurance under this policy or upon any other policy provision or condition.
CCA5206

Titles of Paragraphs

The titles of the various paragraphs of this policy and any endorsements attached to this policy are inserted solely for convenience of reference and do not limit or affect in any way the provisions to which they relate.
CCA5208

Workers' Compensation

The benefits payable under this policy are not in lieu of and do not affect any requirement for workers' compensation insurance.
CCA5210