

SUMMARY OF INSURANCE

PLAN: **Security First NGO Travel Accident and War Risk Insurance Enhanced Plan**

POLICYHOLDER: "SunTrust Bank" as Trustee of the AIG Group Insurance Trust (D.C.)
1445 New York Avenue, N.W., 2nd Floor
Washington, DC 20005-2108

PARTICIPATING ORGANIZATION: **Travel Risk Insurance Programs, LLC**
1776 "I" Street NW, 9th Floor, Washington, DC 20006

INSURED COMPANY: _____

PLAN NUMBER: **910 3341 - ENH**

PLAN EFFECTIVE DATE: July 1, 2009
12:01 a.m. Eastern Standard time

PLAN ANNIVERSARY DATE: July 1, 2010
12:01 a.m. Eastern Standard time

The Company has issued a Master Policy, identified above, to the Policyholder. The Plan insures persons who qualify under its terms. The provisions of the Plan which are important to you as an eligible participant are set forth in this Summary of Insurance. The Master Policy is the only contract under which payment will be made. Any difference between the Master Policy and this Summary of Insurance will be settled according to the provisions of the Master Policy. The Master Policy may be inspected at the office of the Participating Organization.

Underwritten By:

The Insurance Company Of The State Of Pennsylvania
A member company of American International Group, Inc.
(except for Travel Assistance Services provided by AIG International Services)

Designed By:

Safe Passage International

Insurance Broker:

Safe Passage International
3609 South Wadsworth Blvd., Suite 565
Lakewood, CO 80235
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Rev. 10/09/09

OVERVIEW

The Master Policy provides for the following benefits and services (please refer to this Summary of Insurance for additional details):

- Medical Expense Coverage for Injury
- Optional Medical Expense Coverage for Illness (Sickness)
- Emergency Evacuation Benefit
- Repatriation of Remains Benefit
- Weekly Accident Indemnity Benefit
- Permanent Total Disability (monthly) Benefit
- Coma Benefit
- War Risk Coverage
- Accidental Death and Dismemberment Benefit

In addition, the following Travel Assistance Services are provided separately from the Master Policy (details are described elsewhere in this Summary of Insurance):

- Medical Assistance
- Medical Evacuation
- Repatriation
- Legal Assistance
- Financial and General Assistance
- Emergency Family Travel Arrangements
- Return of Companion
- Return of Minor Children
- Return of Vehicle
- Transportation of Companion
- Family Reunion

IMPORTANT: EXCESS COVERAGE PROVISION

All coverages under this Plan, except Accidental Death and Dismemberment, shall be in excess of all other valid and collectible insurance the Insured Person may have, and shall apply only when such benefits are exhausted.

Other valid and collectible insurance includes but is not limited to: a) group, blanket or franchise insurance; b) group Hospital, medical services, or pre-payment plan; c) labor-management trustee, union welfare, employer organization, or employee benefit organization plan; d) governmental insurance plans or governmental health care programs, or coverage provided by any law, statute, rule or regulation; e) automobile insurance medical benefit plans or automobile reparations insurance (no fault); and f) Workers Compensation or similar law.

ELIGIBILITY

Eligibility in this Plan is available to Eligible Participants. Eligible Participants means approved employees, volunteers, consultants, interns, contractors, subcontractors, members of the board of trustees or directors, or members of a group who are on a Trip, and for whom premium has been paid for coverage under this Plan.

PERIOD OF COVERAGE

Effective Date: Your coverage will be effective under the Plan on the later to occur of:

- a) the Plan Effective Date;
- b) 12:01 a.m. Standard Time on the date indicated on the enrollment form (if applicable);
- c) 12:01 a.m. Standard Time on the date of receipt of premium by the Company or its authorized representative;
- d) the date you become an Eligible Participant under this Plan (as defined herein).

No coverage is effective unless the required premium has been paid.

Termination: Your coverage ceases on the earliest to occur of:

- a) 12:01 a.m. Standard Time on the day immediately following the last day for which Your premium has been paid;
- b) 12:01 a.m. Standard Time on the date You cease to be eligible for this insurance;
- c) 12:01 a.m. Standard Time on the date the Plan is cancelled.

INSURANCE COST

Premium is payable monthly or as otherwise indicated by the insurance Company. Premium includes the Travel Assistance Services.

SCOPE OF COVERAGE

This Plan provides insurance coverage for loss due to Injury, Illness or Disablement, and is effective 24 hours a day while on a Trip, as defined herein. Such insurance includes Injury sustained during such Trip while the Insured Person is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from:

- (1) any civilian aircraft having a current and valid Airworthiness Certificate, and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft; or
- (2) any transport type aircraft operated by the Military Airlift Command (MAC) of the United States, or by the similar air transport service of any duly constituted governmental authority of any other recognized country;

provided that this insurance shall not apply while such Insured Person is riding in any civilian or military aircraft other than as expressly described herein, unless previously consented to in writing by the Company. Please refer to Exclusion 22 of this Summary of Insurance for additional details.

DESCRIPTION OF COVERAGE

PART I – MEDICAL BENEFITS

ACCIDENT & OPTIONAL ILLNESS MEDICAL EXPENSE COVERAGE

The Company will pay benefits with respect to covered expenses described below, resulting from a Disablement. Coverage is limited to covered expenses incurred subject to the Exclusions described below. Treatment of an Injury or Illness must occur during the period of coverage.

SCHEDULE OF BENEFITS

Injury Medical Expense: When a Disablement due to a covered Injury results, the Company will pay for (after satisfaction of a \$100 deductible):

In Hospital Medical Services: 100% of covered expenses

In Hospital Surgical Services: 100% of covered expenses

Out of Hospital Medical Expenses: 100% of covered expenses

In no event shall the Company's maximum liability exceed \$250,000 for Injury as to covered expenses during any one period of individual coverage. The deductible is the dollar amount of covered expenses which must be incurred as an out-of-pocket expense by each Insured, for any one Disablement due to Injury.

Optional Illness Medical Expense: When a Disablement due to a covered Illness results, and the premium was paid for the Optional Illness benefit, the Company will pay for (after satisfaction of a \$100 deductible):

In Hospital Medical Services: 80% of the first \$5,000 of covered expenses; 100% thereafter

In Hospital Surgical Services: 80% of the first \$5,000 of covered expenses; 100% thereafter

Out of Hospital Medical Expenses: 80% of the first \$5,000 of covered expenses; 100% thereafter

In no event shall the Company's maximum liability exceed \$50,000 for Illness as to covered expenses during any one period of individual coverage. The deductible is the dollar amount of covered expenses which must be incurred as an out-of-pocket expense by each Insured, for any one Disablement due to Illness.

IMPORTANT NOTE: The Optional Illness benefit requires payment of an additional premium.

COVERED EXPENSES

Only the following expenses incurred as the result of and within 26 weeks from a Disablement, and which are not excluded, shall be considered as covered expenses:

- (1) Charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- (2) Charges made for diagnosis, treatment and surgery by a Physician;
- (3) Charges made for the cost and administration of anesthetics;
- (4) Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs, and medical treatment;
- (5) Charges for physiotherapy, if recommended by a Physician for the treatment of a specific Disablement and administered by a licensed physiotherapist;

(6) Hotel room charge, when the Insured, otherwise necessarily confined in a Hospital, shall be under the care of a duly qualified Physician in a hotel room owing to unavailability of a Hospital room by reason of capacity or distance or to any other circumstances beyond control of Insured;

(7) Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Physician or surgeon.

The charges enumerated above shall in no event include any amount of such charges which are in excess of regular and customary charges. A charge incurred by an Insured shall be deemed a regular and customary charge for the services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the bodily injury or sickness in connection with which such services and supplies are received. If the charge incurred is in excess of such average charge such excess amount shall not be recognized as covered expenses.

LIMITATIONS AND EXCLUSIONS

(Applicable to Part 1)

No benefits shall be payable for medical expenses provided, or other coverages in Part 1 of this Plan, with respect to expenses incurred or arising from:

- (1) For Pre-Existing Conditions, defined as an Injury or Illness which was contracted or which manifested itself, or for which treatment or medication was prescribed prior to the effective date of this insurance;
- (2) For services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as necessary by a Physician;
- (3) For suicide or any attempt thereat while sane or self-destruction or any attempt thereat while insane;
- (4) Declared or undeclared war or any act thereof, except as specifically provided herein under War Risk Coverage;
- (5) For injury sustained while participating in professional athletics;
- (6) For sickness resulting from pregnancy, childbirth, or miscarriage;
- (7) For miscarriage resulting from accident;
- (8) For routine physical or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations except in the course of a disability established by the prior call or attendance of a Physician;
- (9) For cosmetic or plastic surgery, except as the result of an accident;
- (10) For elective surgery which can be postponed until the Insured returns to his/her country of residence;
- (11) For any mental and nervous disorders or rest cures;
- (12) For dental care, except as the result of Injury to natural teeth caused by accident;
- (13) For eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof, unless caused by accidental bodily Injury incurred while insured hereunder;
- (14) In connection with alcoholism and drug addiction, or use of any drug or narcotic agent;
- (15) For congenital anomalies and conditions arising out of or resulting therefrom;
- (16) For expenses which are non-medical in nature;
- (17) For the ordinary cost of a one-way airplane ticket used in the transportation back to the insured's country where an air ambulance benefit is provided;
- (18) For expenses as a result of or in connection with intentionally self-inflicted injury;
- (19) For expenses as a result of or in connection with the commission of a felony offense;

(20) For specific named hazards: Motorcycle driving, scuba diving, skiing, mountain climbing, sky diving, professional or amateur racing, and piloting an aircraft;

(21) Treatment paid for or furnished under any other individual or group policy, or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual;

(22) For loss caused by or resulting from Injury sustained while the Insured Person is flying in any of the following aircraft: (a) any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests; (b) any rocket-propelled aircraft; (c) any aircraft being used for or in connection with crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting bird or fowl herding, aerial photography, banner towing or any test or experimental purpose, unless previously consented to in writing by the Company; or (d) any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted, unless previously consented to in writing by the Company. Please refer to the Scope of Coverage section of this Summary of Insurance for a description of aircraft related activities that are not excluded under this Plan.

PART 2 – EMERGENCY EVACUATION AND REPATRIATION OF REMAINS BENEFITS

EMERGENCY EVACUATION BENEFIT

The Company will pay benefits for covered expenses incurred up to a maximum of **\$100,000** if any Injury or Illness commencing during the course of a Trip results in the necessary Emergency Evacuation of the Insured Person. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of the Insured Person's Injury or Illness warrants the emergency evacuation of the Insured Person.

Covered Expenses are expenses, up to the maximum, for transportation, medical services and medical supplies necessarily incurred in connection with Emergency Evacuation of the Insured Person. All transportation arrangements made for evacuating the Insured Person must be by the most direct and economical route. Expenses for special transportation must be: (a) recommended by the attending Physician or (b) required by the standard regulations of the conveyance transporting the Insured Person. Expenses for medical supplies and services must be recommended by the attending Physician. Transportation means any land, water or air conveyance required to transport the Insured Person during an Emergency Evacuation. Special transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

REPATRIATION OF REMAINS BENEFIT

The Company will pay the reasonable covered expenses incurred to return the Insured Person's body home (to his/her Home Country) if he or she dies, not to exceed the maximum of **\$25,000**.

Covered expenses include, but are not limited to, expenses for embalming, cremation, coffins and transportation.

LIMITATIONS AND EXCLUSIONS

(Applicable to Part 2)

With respect to coverages in Part 2, this Plan does not cover any loss, fatal or non-fatal, caused by or resulting from:

- (1) suicide or any attempt thereat by the Insured Person while sane or insane or self-destruction or any attempt thereat by the Insured Person while insane;
- (2) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation except as provided in the Scope of Coverage section of this Summary of Insurance;
- (3) declared or undeclared war or any act thereof, except as specifically provided herein under War Risk Coverage;

- (4) service in the military, naval or air service of any country;
- (5) the Insured Person being under the influence of drugs or intoxicants, unless taken under the advice of a Physician.
- (6) For loss caused by or resulting from Injury sustained while the Insured Person is flying in any of the following aircraft: (a) any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests; (b) any rocket-propelled aircraft; (c) any aircraft being used for or in connection with crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting bird or fowl herding, aerial photography, banner towing or any test or experimental purpose, unless previously consented to in writing by the Company; or (d) any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted, unless previously consented to in writing by the Company. Please refer to the Scope of Coverage section of this Summary of Insurance for a description of aircraft related activities that are not excluded under this Plan.

PART 3 – ADDITIONAL BENEFITS

WEEKLY ACCIDENT INDEMNITY BENEFIT

If, as a result of an Injury, the Insured Person is rendered Totally Disabled within 30 days of the accident that caused the Injury, the Company will pay a benefit after 30 day(s) of Total Disability due to that Injury in any one Period of Disability, retroactive to the first day of Total Disability in that Period of Disability. No benefit is provided for the first 30 days of Total Disability in that Period of Disability. The amount of the benefit per week is **\$400.00**. The amount of the weekly benefit payable is accrued and payable on a monthly basis so long as the Insured Person remains Totally Disabled due to that Injury in that Period of Disability, up to a maximum of 104 weeks for all Periods of Disability resulting from all Injuries caused by the same accident. The Company will pay benefits calculated at a rate of 1/7th of the weekly benefit for each day of Total Disability for which the Company is liable when the Insured Person is Totally Disabled for less than a full week. Only one benefit is provided for any one day of Total Disability, regardless of the number of Injuries causing the Total Disability. No benefits are payable under this Plan if the Insured Person had no earnings at the time of the accident causing the Injury from an occupation, job or work being performed at that time.

Coordination with Other Income Benefits. If the Insured Person is entitled to Other Income Benefits for any week for which a Weekly Accident Indemnity benefit is payable under this Plan, the amount of the Weekly Accident Indemnity benefit payable for that week will be reduced, if necessary, so that the sum of the Weekly Accident Indemnity benefit payable plus all Other Income Benefits for that week does not exceed 75% of the Insured Person's Weekly Earnings. If the sum of all Other Income Benefits equals or exceeds 75% of the Insured Person's Weekly Earnings, no Weekly Accident Indemnity benefit is payable for that week. If any Other Income Benefits are payable on a basis other than monthly, the Company will calculate the equivalent monthly payment and adjust each Weekly Accident Indemnity benefit payable accordingly.

Right to Receive and Release Needed Information. Certain facts are needed to administer the Coordination with Other Income Benefits provision. The Company has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. The Company need not tell, or get the consent of, any person to do this. Each person claiming benefits under this Plan must give the Company any facts it needs to pay the claim.

Facility of Payment. A payment made under some Other Disability Plan may include an amount which should have been paid under this Plan. If it does, the Company may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under this Plan. The Company will not have to pay that amount again.

Right of Recovery. If the amount of the payments made by the Company is more than it should have paid under the Coordination with Other Income Benefits provision, it may recover the excess from one or more of: (1) the persons it has paid or for whom it has paid; (2) insurance companies; or (3) other organizations.

PERMANENT TOTAL DISABILITY (monthly) BENEFIT

Maximum Benefit Amount: \$50,000

If Injury renders an Insured Person Permanently Totally Disabled within 365 days of the accident that caused the Injury, and if the Permanent Total Disability due to that Injury continues for a period of 12 consecutive months, the Company will pay a monthly benefit of 1% of the Maximum Benefit Amount, starting with the 13th consecutive month of Permanent Total Disability. The benefit is payable monthly as long as the Insured Person remains continuously Permanently Totally Disabled due to that Injury, but ceases on the earliest of: (1) the date the Insured Person ceases to be Permanently Totally Disabled due to that Injury; (2) the date the Insured Person dies; or (3) the date the total amount of monthly Permanent Total Disability benefits paid for all Injuries caused by the same accident equals 100% of the Maximum Benefit Amount. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured Person is Permanently Totally Disabled for less than a full month. Only one benefit is provided for any one month of Permanent Total Disability, regardless of the number of Injuries causing the Permanent Total Disability.

The Company reserves the right, at the end of the first 12 consecutive months of Permanent Total Disability (and as often as it may reasonably require thereafter) to determine, on the basis of all the facts and circumstances, that the Insured Person is Permanently Totally Disabled, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

EXCLUSIONS AND LIMITATIONS

(Applicable to Part 3)

With respect to coverages in Part 3, this Plan does not cover any loss, fatal or non-fatal, caused by or resulting from:

- (1) suicide or any attempt thereof by the Insured Person while sane or insane or self-destruction or any attempt thereof by the Insured Person while insane;
- (2) disease or illness of any kind;
- (3) bacterial infection except pyogenic infection which shall occur through an accidental cut or wound;
- (4) hernia of any kind;
- (5) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation except as provided in the Scope of Coverage section of this Summary of Insurance;
- (6) declared or undeclared war or any act thereof, except as specifically provided herein under War Risk Coverage;
- (7) service in the military, naval or air service of any country;
- (8) the Insured Person being under the influence of drugs or intoxicants, unless taken under the advice of a Physician.
- (9) For loss caused by or resulting from Injury sustained while the Insured Person is flying in any of the following aircraft: (a) any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests; (b) any rocket-propelled aircraft; (c) any aircraft being used for or in connection with crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting bird or fowl herding, aerial photography, banner towing or any test or experimental purpose, unless previously consented to in writing by the Company; or (d) any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted, unless previously consented to in writing by the Company. Please refer to the Scope of Coverage section of this Summary of Insurance for a description of aircraft related activities that are not excluded under this Plan.

PART 4 – SPECIAL BENEFITS

IMPORTANT NOTE ABOUT PRINCIPAL SUM: Options 2 through 6 require payment of an additional premium. In a high risk country listed in the Definition of “Designated War Risk Territory”, Options 1 through 6 require payment of an additional premium.

Principal Sum:	\$50,000	(Option 1)
Principal Sum:	\$100,000	(Option 2)
Principal Sum:	\$150,000	(Option 3)
Principal Sum:	\$200,000	(Option 4)
Principal Sum:	\$250,000	(Option 5)
Principal Sum:	\$300,000	(Option 6)

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

If an Insured Person's covered Injury results in any of the following losses within 365 days after the date of a covered accident, we will pay the sum shown opposite the loss. This benefit is in addition to any Weekly Accident Indemnity benefits to which the Insured Person may be entitled under this Plan, provided that the loss as described below occurs within a period of continuous Total Disability for which Weekly Accident Indemnity Benefits are payable, and within 52 weeks after the date of accident causing such loss.

If more than one Loss is sustained by an Insured person as a result of the same accident, only one amount, the largest, will be paid. The “Principal Sum” depends upon the Option selected (See “**Important Note About Principal Sum**”, above).

For Loss of:

Life	Principal Sum
Both hands or both feet.....	Principal Sum
Entire Sight of both eyes.....	Principal Sum
One hand and one foot.....	Principal Sum
Either hand or foot and sight of one eye.....	Principal Sum
Either hand or foot.....	1/2 the Principal Sum
Speech and hearing.....	Principal Sum
Sight of one eye.....	1/2 the Principal Sum
Thumb and Index Finger of Same hand.....	1/4 the Principal Sum
Quadriplegia.....	Principal Sum
Paraplegia.....	3/4 the Principal Sum
Hemiplegia.....	1/2 the Principal Sum
Uniplegia.....	1/4 the Principal Sum

Loss means with regard to:

- a) hands and feet, actual severance through or above wrist or ankle joints;
- b) eye, entire and irrecoverable loss of sight;
- c) hearing, total and irrecoverable loss of the entire ability to hear in that ear;
- d) speech, total and irrecoverable loss of the entire ability to speak; and
- e) thumb and index finger, complete severance through or above the metacarpophalangeal joint of both digits.

"Quadriplegia" means the complete and irreversible paralysis of both upper and both lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs of the same side of the body. "Uniplegia" means the complete and irreversible paralysis of one limb. "Limb" means entire arm or entire leg.

If the body of an Insured Person has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which such person was an occupant, then it shall be deemed, subject to all other terms and provisions of the Plan, that such Insured Person suffered loss of life within the meaning of the Plan.

Reduction for Age: The amount payable for a loss will be reduced if an Insured Person is age 70 or older on the date of the accident causing the loss with respect to any Benefit provided by this Plan where the amount payable for the loss is determined as a percentage of his or her Principal Sum. The amount payable for the Insured Person's loss under that Benefit is a percentage of the amount that would otherwise be payable, according to the following schedule:

AGE ON DATE OF ACCIDENT	PERCENTAGE OF AMOUNT OTHERWISE PAYABLE
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

Premium for an Insured Person age 70 or older is based on 100% of the coverage that would be in effect if the Insured Person were under age 70.

"Age" as used above refers to the age of the Insured Person on the Insured Person's most recent birthday, regardless of the actual time of birth.

Beneficiary Designation and Change: The beneficiary or beneficiaries of an Insured Person shall be that person or those persons designated by the Insured Person and filed with the Company.

Any Insured Person who has not made an irrevocable designation of beneficiary may designate a new beneficiary at any time, without the consent of the beneficiary, by filing with the Company a written request for such change but such change shall become effective only upon receipt of such request at the Executive Office of the Company. When such request is received by the Company, whether the Insured Person be then living or not, the change of beneficiary shall relate back to and take effect as of the date of execution of the written request, but without prejudice to the Company on account of any payment theretofore made by it.

Aggregate Limit Of Benefits: In the event more than one Insured Person sustains loss for which Accidental Death and Dismemberment benefits are payable, the maximum aggregate benefit limit payable to all such Insureds shall not exceed **\$1,500,000** as the result of any one accident. If the total of such indemnity exceeds said maximum aggregate benefit limit, the Company shall not be liable to any one such Insured Person for a greater proportion of such Insured Person's indemnity afforded by the Accidental Death and Dismemberment Indemnity than said maximum aggregate benefit limit bears to the total indemnities afforded by this Accidental Death and Dismemberment Indemnity to all such Insured Persons.

COMA BENEFIT

If Injury renders an Insured Person Comatose within 90 days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 1% of the Principal Sum. No benefit is provided for the first 30 days of Coma. The benefit is payable monthly as long as the Insured Person remains Comatose due to that Injury, but ceases on the earliest of: (1) the date the Insured Person ceases to be Comatose due to that Injury; (2) the date the Insured Person dies; or (3) the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals 100% of the Principal Sum. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

The Company reserves the right, at the end of the first 30 consecutive days of Coma and as often as it may reasonably require thereafter, to determine, on the basis of all the facts and circumstances, that the Insured Person is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

EXCLUSIONS AND LIMITATIONS

(Applicable to Part 4)

With respect to coverages in Part 4, this Plan does not cover any loss, fatal or non-fatal, caused by or resulting from:

- (1) suicide or any attempt thereat by the Insured Person while sane or insane or self-destruction or any attempt thereat by the Insured Person while insane;
- (2) disease or illness of any kind;
- (3) bacterial infection except pyogenic infection which shall occur through an accidental cut or wound;
- (4) hernia of any kind;
- (5) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation except as provided in the Scope of Coverage section of this Summary of Insurance;
- (6) declared or undeclared war or any act thereof, except as specifically provided herein under War Risk Coverage;
- (7) service in the military, naval or air service of any country;
- (8) the Insured Person being under the influence of drugs or intoxicants, unless taken under the advice of a Physician.
- (9) For loss caused by or resulting from injury sustained while the Insured Person is flying in any of the following aircraft: (a) any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests; (b) any rocket-propelled aircraft; (c) any aircraft being used for or in connection with crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting bird or fowl herding, aerial photography, banner towing or any test or experimental purpose, unless previously consented to in writing by the Company; or (d) any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted, unless previously consented to in writing by the Company. Please refer to the Scope of Coverage section of this Summary of Insurance for a description of aircraft related activities that are not excluded under this Plan.

PART 5 - WAR RISK COVERAGE

Any Exclusion under this Plan for “declared or undeclared war or any act thereof” is waived for an Insured Person’s loss caused in whole or in part by, or resulting in whole or in part from, declared or undeclared war or any act of declared or undeclared war, subject to the following restriction:

The waiver only applies with respect to accidents that occur within the geographic limits or territorial waters of, or airspace above the geographic limits or territorial waters of a Designated War Risk Territory (as defined herein). War Risk Coverage in a high risk country listed in the Definition of “Designated War Risk Territory” requires payment of an additional premium and advance notice of travel.

Termination Date. War Risk Coverage ends on the earliest of: (1) the date the Policy terminates; (2) the date the Company receives written notice from the Policyholder or the Participating Organization of their intent to terminate War Risk Coverage (or on the date specified in the written notice, if later); or (3) the date specified in the Company’s written notice to the Policyholder or Participating Organization of the Company’s intent to terminate War Risk Coverage (or 10 days after the date the written notice is received by the Policyholder or Participating Organization, if later).

Termination of War Risk Coverage will not affect a claim for a covered loss that occurred while War Risk Coverage was in effect.

Changes in Terms and Conditions. The terms and conditions of War Risk Coverage, including but not limited to the definition of the Designated War Risk Territory(ies), may be changed at any time to reflect conditions that, in the opinion of the Company, constitute a change in the war risk exposure of the Participating Organization or the Insured Person.

PART 6 – TRAVEL ASSISTANCE SERVICES

Certain Travel Assistance Services are available when You are on a Trip, as defined in this Summary of Insurance. These services are separate from the Master Policy and are provided through AIG International Services, which includes an extensive network encompassing 140 countries and jurisdictions. AIG International Services issues an information brochure which includes a generic Identification Card. Eligible Participants under this Plan will have access to the following Travel Assistance Services by calling AIG International Services at its toll free number (800-626-2427 from the U.S. or Canada), or collect (1-713-267-2525 from outside the U.S. or Canada) while on a Trip 24 hours a day any time of the year:

Pre-Departure Assistance – provides you with valuable information to prepare yourself for a Trip, such as immunization requirements, appropriate medical exams and treatments, passport and visa requirements, weather updates, travel and political warnings, list of local English speaking doctors, and address and phone numbers for local hospitals.

Travel Medical Emergency Assistance – AIG International Services is staffed 24 hours a day, year round with professionals and medical consultants to assist you with medical evaluations and referrals. Services are designed to: help you obtain local medical care; maintain contact between local & personal physicians; provide medical records to local physicians, maintain daily contact between patient, family, employer and physician; monitor the quality, cost and condition when hospitalized and provide ongoing updates to family and/or employer; assist with hospital admittance; guarantee payment to the medical care provider using your financial resources; and arrange shipment of prescription drugs, medical equipment, and prescription lenses, when possible and legally permissible.

Medical Evacuation & Repatriation Assistance – Evacuation if you become injured or seriously ill and adequate medical facilities are not available locally. Arrangements will be made for emergency evacuation, under constant medical supervision, by whatever means necessary to a facility capable of providing the necessary medical care. **Medically Supervised Repatriation:** arrangements for repatriation will be made when medically advisable for hospitalization nearer home. **Repatriation of Mortal Remains:** in the event of your death, AIG International Services will render every assistance possible to obtain necessary clearance to return your body.

Travel Emergency Legal Assistance – Being caught in another country's legal system can be bewildering, even if it's because of a simple traffic violation. AIG International Services can help in the following ways: arranging for you to obtain help from the attorneys, embassies and consulates; arranging bail, cash advances, or guarantees of payment for the legal services from your available financial resources; serving as a central communication point you, your family and employer until counsel is retained.

Insurance Assistance – verifying insurance and completing claim forms can be difficult in a foreign country. AIG International Services can help you fill out insurance forms for medical expenses, baggage loss, flight delay, car rental damage, etc.; assist in the coordination of claim forms, verify insurance coverage, guarantee payment to a medical provider based on the confirmation of insurance coverage or your credit card; and notify the insurance company of claims.

Personal Assistance – It is always a comfort for the traveler to know that their major medical concerns are handled, however, what about the personal touches that can make all the difference. Personal assistance includes assistance with:

General Assistance – AIG International Services has a central location for translations and communication during emergencies. AIG International Services provides advice on contacting and using services available from consulates, government agencies, translators, and other service providers that can help with travel-related problems.

Lost Baggage/Passport – Losing important baggage or documents is extremely inconvenient. AIG International Services can provide immediate telephone advice to a traveler whose baggage has been lost or delayed by a carrier. This service also notifies the appropriate authorities of a traveler's lost passport and provides directions for replacement.

Emergency Cash – If you are caught in an emergency and need cash, this can be a valuable service. In coordination with your finances, AIG International Services can provide cash through banks, consulates, hotels, and Western Union.

Travel Agency – This 24-hour service can replace your lost or stolen airline ticket by arranging payment through your credit card. Pre-paid tickets can be delivered by mail courier or collected at an airline counter. In addition, hotel reservations can be arranged.

Emergency Message Center – In the case of an emergency, you can leave or receive emergency messages. You can also store messages for up to 72 hours. All you have to do is call and leave your message. It's that simple!

Travel Assistance – Some services are designed to assist your traveling companion or a loved one. **Emergency Family Travel Arrangements** – emergency travel is arranged for family members who need to join you when hospitalized. **Traveling Companion** – when you are traveling alone and hospitalized for more than 7 days, economy round trip air fare to the place of hospitalization will be arranged and paid for a person chosen by you. **Return of Minor Children** – if a dependent child is left unattended as the result of your accident or illness, AIG International Services will arrange and pay for one way economy air fare for them to be returned to their place of residence, a designated family member or friend. Qualified attendants will also accompany them when required. **Return of Vehicle** – in the event of your hospitalization or medical evacuation, AIG International Services will arrange and pay to have the unattended vehicle returned to the rental agency or to your principal residence. **Return of Companion** – if you are hospitalized or medically evacuated and a traveling companion's air ticket is no longer valid, AIG International Services will arrange and pay one way economy air transportation for the companion to return to their original departure point.

Transportation/Replacement of Member – in the event of evacuation or repatriation, AIG International Services will, if requested by client, arrange for: one way economy transportation to the original work location for an emergency replacement employee to take the place of the evacuated or repatriated member, and one way economy air transportation to return the member to the original location.

DEFINITIONS

Certain terms used in this Summary of Insurance are capitalized, and have the following meanings:

Airworthiness Certificate – means the "Standard" airworthiness certificate issued by the Federal Aviation Agency of the United States or its foreign equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of its registry.

Claims Administrator – means American International Companies Accident & Health Claims, P.O. Box 15701, Wilmington, DE 19850-5701; Tel.: 1-800-551-0824, or 302-761-3700.

Coma/Comatose - means a profound state of unconsciousness from which the Insured Person cannot be aroused to consciousness, even by powerful stimulation, as determined by a Physician.

Company – means The Insurance Company of the State Of Pennsylvania.

Designated War Risk Territory(ies) - means worldwide with the exception of the following high risk countries which are excluded unless reported in advance to the Company and the additional Premium is paid:

Afghanistan, Chechnya, Egypt, Indonesia, Iran, Iraq, Israel (West Bank & Gaza), Ivory Coast, Jordan, Kuwait, Lebanon, Macedonia, North Korea, Oman, Pakistan, Philippines, Qatar, Saudi Arabia, Somalia, Sri Lanka, Sudan, Syria, Turkey, United Arab Emirates, Uzbekistan, Venezuela, and Yemen. A Designated War Risk Territory does not include the United States of America or the Insured Person's country of permanent residence.

Disablement – means for purposes of the Medical Expense Benefits section of this Plan, an Injury or Illness necessitating medical treatment by a physician as defined in this Plan. All Injuries sustained in any one accident shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement (including complications arising therefrom), the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement.

Emergency Evacuation – means: a) the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is injured or ill to the nearest hospital where appropriate medical treatment can be obtained; or b) after being treated at a local hospital, the Insured Person's medical condition warrants transportation to his/her then current place of residence to obtain further medical treatment or to recover; or c) both a) and b) above.

Hospital – means a hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24 hour nursing service and medical supervision.

Illness - means sickness or disease of any kind contracted and commencing after the effective date of the Policy and causing loss covered by the Policy.

Injury - means bodily injury caused solely and directly by violent, accidental, external, and visible means occurring while the Policy is in force and resulting directly and independently of all other causes in loss covered by the Policy.

Insured Person/Insured – means a person who has met the eligibility requirements of this Plan, has paid his or her premium, and for whom coverage is in force under this Plan.

Occupation - means the occupation, job or work the Insured Person performed for the Participating Organization at the time of the accident causing the Injury for which benefits are claimed under this Plan.

Other Disability Plans - means: (1) any salary continuation or disability plan provided through the Insured Person's employer; (2) any group or blanket disability plan (other than this Plan) or like plan for persons in a group; (3) any Workers' Compensation Act or similar law; or (4) the United States Social Security Act or Railroad Retirement Act or any similar plan or act.

Other Income Benefits - means any amounts that would be provided because of the Insured Person's inability to work due to the Injury for which benefits are claimed under this Plan (or due to a related condition) under Other Disability Plans, in the absence of provisions with a purpose similar to that of the Coordination with Other Income Benefits provision, whether or not claim is made. However, if any Other Disability Plan has a provision to reduce its payments because of Weekly Accident Indemnity Benefits under the Plan, and if the Plan has covered the Insured Person longer than that Other Disability Plan has, that Other Disability Plan's benefits will not be considered Other Income Benefits.

Participating Organization – means **Travel Risk Insurance Programs, LLC**, 1776 "T" Street NW, 9th Floor, Washington, DC 20006 including approved organizations participating in this Plan.

Permanently Totally Disabled/Permanent Total Disability - means that the Insured is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience or training. However, with respect to an Insured Person for whom an occupational definition of Permanently Totally Disabled/Permanent Total Disability is not appropriate, Permanently Totally Disabled/Permanent Total Disability means that the Insured Person is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured Person immediately prior to the accident.

Period of Disability - means a period of consecutive days of continuous Total Disability.

Physician – means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the state where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists.

Plan or Policy – means Master Policy number 910 3341 issued to the Policyholder and underwritten by the Company.

Policyholder – means the Participating Organization and related entities c/o Sun Trust Bank, as Trustee of the AIG Group Insurance Trust, Washington, DC.

Principal Sum – means the amount shown under the Accidental Death & Dismemberment Benefit section of this Summary of Insurance, and as may be referred to in other benefit sections of this Summary of Insurance.

Totally Disabled/Total Disability - means that the Insured Person is unable to perform each and every duty of his or her Occupation for the Participating Organization.

Trip – means a trip sponsored by the Participating Organization. Such trip shall be deemed to have commenced when the Insured Person leaves his country of permanent residence for the purpose of going on such trip, and shall continue until such time as he returns to his country of permanent residence.

12:01 A.M. Standard Time – means the actual time at the Insured Person's temporary place of residence in the United States of America or Place of Delivery in the case of the Plan Effective and Expiration Date stated on the face page of this Summary of Insurance.

We, ours or us – means the insurance Company and/or the Claims Administrator.

Weekly Earnings - means the Insured Person's base weekly earnings in his or her Occupation at the time of the accident causing the Injury for which benefits are claimed under this Plan, but not including overtime, bonuses, tips, commissions, and special compensation.

You/Your - means an Insured Person as defined in the Plan while he or she is covered under the Plan.

CLAIMS

Notice of Claim: Written notice of claim must be given to the Company within 20 days after the occurrence of commencement of any loss covered by the Plan, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant to the Claims Administrator, or to any authorized agent of the Company, with information sufficient to identify the Insured Person shall be deemed notice to the Company.

Claim Forms: The Company, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of the policy as to proof of loss upon submitting, within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Proof of Loss: Written proof of loss must be furnished to the Claims Administrator in case of claim for loss for which this Plan provides any periodic payment contingent upon continuing loss within 90 days after the termination of the period for which the Company is liable, and in case of claim for any other loss within 90 days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible.

Time of Payment of Claims: Indemnities payable under the policy for any loss other than loss for which the policy provides any periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued indemnities for loss for which the policy provides periodic payment will be paid at the expiration of each 4 weeks during the continuance of the period for which the Company is liable, and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

Payment of Claims: Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the Insured Person. Any other accrued indemnities unpaid at the Insured Person's death may, at the option of the Company, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person.

If any indemnity of the policy shall be payable to the estate of an Insured Person, or to an Insured Person who is a minor or otherwise not competent to give a valid release, the Company may pay such indemnity, up to an amount not exceeding \$1,000, to any relative by blood or connection by marriage of the Insured Person who is deemed by the Company to be equitably entitled thereto. Any payment made by the Company in good faith pursuant to this provision shall fully discharge the Company to the extent of such payment.

Subject to any written direction of the Insured Person all or a portion of any indemnities provided by this policy on account of Hospital, nursing, medical or surgical service may, at the Company's option and unless the Insured Person requests otherwise in writing not later than the time for filing proof of such loss, be paid directly to the Hospital or person rendering such services, but it is not required that the service be rendered by a particular Hospital or person.

Physical Examination and Autopsy: The Company at its own expense shall have the right and opportunity to examine the person of any individual whose injury or sickness is the basis of claim when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death, where it is not forbidden by law.

Legal Actions: No action at law or in equity shall be brought to recover on the policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Plan. No such action shall be brought after the expiration of 3 years after the time written proof of loss is required to be furnished.

Conformity with State Statutes: Any provision of the policy which, on its effective date, is in conflict with the statutes of the state in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirements of such statutes.

ADDITIONAL PROVISIONS

Policy Period: The Policy shall become effective upon the Policy Effective Date at 12:01 A.M. standard time at the address of the Policyholder stated in the Policy and shall continue in force until the Policy Expiration Date stated in the Policy.

Premium: Premiums due for the policy shall be remitted to the company by an officer of the Policyholder or by any other person designated by the Policyholder to remit such premiums. The premium bases and rates are stated in the Policy.

(a) **Estimated Annual Premium Subject To Audit:** If premium is set opposite Estimated Annual Premium, Subject to Audit, in the Policy, such premium is to be an estimated premium only. Upon conclusion of the first and each renewal policy year, or upon termination of the policy, the Company shall audit such of the Policyholder's records as have a bearing on this insurance to determine the earned premium for the insured afforded.

(b) **Annual Premium Not Subject To Audit:** If premium is set opposite Annual Premium, Not Subject to Audit in the Policy, such premium shall be the total earned premium for all such insurance as is afforded by the Policy for the first policy year and shall not be subject to any adjustment.

(c) **Change Of Premium Rate:** Subject to the Renewal provisions, on the first renewal of the policy and one each renewal thereafter, the company may, by notifying the Policyholder, change the rate at which further premiums, including the once then due, shall be computed.

(d) **Payment of Premium:** Estimated Annual Premiums-Subject to Audit, or Annual Premium - Not Subject to Audit, for the policy shall become due and payable on the effective date of the policy and on any renewal date thereof, provided that such premiums may be paid in installments in accordance with and if so designated in the Policy.

(e) **Grace Period:** A grace period of thirty-one days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy will continue in force, but the Policyholder shall be liable to the company for the payment of the premium accruing for the period the policy continues in force.

Effective Date And Termination Dates Of Individual Insurance: The persons eligible for inclusion as Insured Persons hereunder shall be all persons denoted in the Policy. Commencing on the date any such eligible person comes within any classification established therein, such person shall automatically become an Insured Person with respect to such insurance as is afforded by the policy as applicable to such person's class.

Any change in the insurance afforded an Insured Person, which results from a change of class of such person, shall become effective on the date such person's class changes, provided that, if such person is absent from active full-time work because of injury on the date such changes in coverage would otherwise become effective, such change in coverage shall become effective upon the date such person returns to active full-time work.

Coverage with respect to any Insured Person shall immediately terminate on the termination date of the policy or at the time such person ceases to come within any such classification, whichever is earlier; provided however, that such termination shall be without prejudice to any claim originating prior thereto.

Data Furnished By Policyholder: If requested to do so by the company the Policyholder shall furnish the Company with the names of all persons initially Insured, of all new persons who become Insured, and of all Insured Persons whose Insurance is canceled, together with the data necessary for the calculation of premium. Failure on the part of the Policyholder to furnish the name of an Insured Person to the company shall not invalidate his insurance; nor shall failure on the part of the Policyholder to report termination of insurance of a person such insurance in force beyond the date of termination determined in accordance with Additional Provision 3 of this Section.

Assignment: The insurance provided hereunder is not assignable, but benefits may be assigned in accordance with Payment of Claims.

Renewal: The policy may be renewed for further consecutive terms by the payment, prior to the expiration of the Grace Period as provided in the Premium provision.

Not In Lieu Of Worker's Compensation: The policy is not in lieu of and does not affect any requirement for coverage by Worker's Compensation insurance.

HOW TO FILE A CLAIM

1. If you have an accident or illness on a Trip, call the assistance company at the toll-free number shown on your ID card attached to the AIG International Services (AIG Assist) brochure. AIG International Services provides the travel services outlined in Part 6 of this Summary of Insurance, including assistance with claim forms. AIG International Services will NOT be able to verify your eligibility until AFTER they have begun providing the assistance services you need.
2. To obtain a claim form, contact The Claims Administrator, American International Companies Accident & Health Claims, P.O. Box 15701, Wilmington, DE 19850-5701, toll free at 1-800-551-0824 from within the US. or Canada, or from outside the U.S. or Canada call collect at 1-302-761-3700.
3. To confirm your eligibility for insurance benefits or assistance services under this Plan, or to obtain a replacement ID Card, call the Participating Organization at 303-988-9626 or 800-777-7665.
4. The insurance under this Plan (Parts 1 through 3 of this Summary of Insurance) is excess of primary insurance you might have. If you have an accident or illness and you have other insurance, you will need to file your claim first with your other insurance company. For any expenses not paid by your other insurance, contact The Claims Administrator or the Participating Organization for a claim form under this Plan. If you have an accident or illness and you have no other insurance, contact The Claims Administrator or the Participating Organization for a claim form under this Plan. If a doctor or hospital needs to verify your coverage under this Plan, have them call the Participating Organization at 303-988-9626 or 800-777-7665.
5. To complete a claim form:
 - a) Answer all the questions on the claim form and be sure to sign the Medical Authorization.
 - b) If you already paid the doctor or hospital, include a paid receipt or a copy of your canceled check.
 - c) Attach itemized bill to completed claim form. An itemized bill must include:
 1. patient's name
 2. your name
 3. your local address

4. diagnosis
 5. date of service(s)
 6. Description of treatment (i.e., chest x-ray, office visit, blood test, etc.)
 7. Doctor's/Hospital's name, address and telephone number.
6. If you have other bills, such as medicines, x-rays or laboratory charges, be sure to attach these itemized bills to the claim form. **KEEP COPIES OF ALL CLAIM FORMS, BILLS AND CORRESPONDENCE FOR YOUR OWN RECORDS UNTIL YOUR CLAIM HAS BEEN PAID.** Send your claim form and all of the itemized bills to The Claims Administrator. Attach all of your bills for each Injury or accident to the same claim form.
- a) The Claims Administrator must have a properly completed claim form for each Injury or covered loss.
 - b) Please do not send bills without a completed claim form. The Company will not pay the bills until it has all the information required on the claim form;
7. It will take from two to four weeks to process your claim after it has been received. Claim processing will be delayed if information/claim form is not complete.