

GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for sickness, injuries or losses of you, your traveling companion, business partner or family member arising directly or indirectly out of or as a result of: suicide, attempted suicide, or an intentionally self-inflicted injury while sane or insane; hostilities or an act of declared or undeclared war; participating in maneuvers or training exercises of an armed service; participating in races or speed or endurance contests; all extreme, high risk sports; participation in an organized sporting competition; piloting or learning to pilot or acting as a member of the crew of any aircraft; Intoxication or influence of controlled substance unless administered on the advice of a legally qualified physician; any unlawful acts; governmental regulation or prohibition; you and your traveling companion not being medically fit to travel at the time of purchase of coverage; diagnosed terminal illness which carries a prognosis of death within 12 months of the coverage Effective Date; non-physical sickness such as mental, nervous, emotional or personality disorders; normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided); travel to or through a city or country of destination under a travel warning issued by the United States Department of State at the time this protection plan is purchased and the sickness, injury, death, loss or delay is a direct result of the incidents surrounding the travel warning; intentional release of a biological material; or travel that is for you or your traveling companion to receive medical care, medication or treatment.

Some exclusions may not be valid or wording may differ in your state of residence. For full details, please consult the Evidence of Coverage available at:

www.americabyrail.net

Customer Satisfaction Is Our First Priority



If you are not completely satisfied within 10 days of purchasing this protection plan, Travelex will refund your plan cost, as long as you have not departed on your trip or filed a claim.

PRE-EXISTING CONDITIONS EXCLUSION

This pre-existing conditions exclusion applies to Trip Cancellation/Interruption and Emergency Medical Expense.

The program does not cover losses or expenses resulting from you or your traveling companion, your business partner or your family member:

- 1) being injured prior to and including the effective date;
- 2) for any sickness during the 90 days prior to and including the effective date for which treatment by a legally qualified physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

PRE-EXISTING EXCLUSION WAIVER

If you have purchased a program where pre-existing conditions are waived, you are covered for these pre-existing conditions provided:

1. You purchased the protection plan within twenty-one (21) days of the initial Covered Trip payment;
2. You were medically fit at the time of purchasing the protection plan;
3. You have not filed a claim for Trip Cancellation/Interruption due to a sickness or injury within 90 days prior to the purchase of the protection plan;
4. You do not have a sickness listed in the General Exclusions;
5. The pre-existing condition exclusion applies to all amounts over the maximum waiver amount shown on the Confirmation of Coverage.

If you do not meet the above criteria, you will still be covered for Trip Cancellation/Interruption and Emergency Medical Benefits caused by reasons other than those related to the Pre-existing Condition.

TRAVEL SUPPLIER BANKRUPTCY/DEFAULT

Travel supplier coverage for unforeseen bankruptcy or financial default is provided under the Trip Cancellation/Interruption benefit when:

1. You purchase the protection plan within twenty-one (21) days of initial trip deposit; and
2. Bankruptcy or financial default occurs more than 14 days after the plan's effective date.

Custom Travelite

Comprehensive travel protection around the clock, around the world



This is a paid endorsement. Travelex is proud to have renowned tennis champion John McEnroe as our brand ambassador and customer. John's approach to winning on and off the court through hard work, determination and an unwavering commitment to excellence are key traits that embody Travelex's approach to delivering valuable products and services to our customers.

Questions?

For more information or to receive a quote, call **1-800-228-9792** or contact your Travel Agent.

Please reference the following information when enrolling:

LOCATION NUMBER	AGENT CODE
22-5014	
COMPANY NAME	
America By Rail, Inc.	

Underwritten by Old Republic Insurance Company
133 Oakland Ave, PO Box 789, Greensburg, PA 15601

PRODUCT NUMBER: B02-NA 03/04, 08/04

Custom Travelite



Comprehensive travel protection around the clock, around the world

Offered by:

AMERICA
BY RAIL • INC.

Travelex worldwide money
Insurance Services

B02 03/04
B02 08/04

B02-NA 03/04, 08/04

RESTRICTIONS OF COVERAGE

This brochure is a brief description of this protection plan. Certain conditions, exclusions and limitations apply as set out in the Evidence of Coverage and Confirmation of Coverage which will be sent to you upon purchase of this coverage or available to view at:

www.americabyrail.net

PLAN RATES

Trip Cost Use full cost per person	Plan Rate Per Person
\$0*	\$29
\$1 - \$500	\$34
\$501 - \$1,000	\$52
\$1,001 - \$1,500	\$69
\$1,501 - \$2,000	\$96
\$2,001 - \$2,500	\$127
\$2,501 - \$3,000	\$155
\$3,001 - \$3,500	\$179
\$3,501 - \$4,000	\$200
\$4,001 - \$4,500	\$240
\$4,501 - \$5,000	\$263
\$5,001 - \$6,000	\$307
\$6,001 - \$7,000	\$371
\$7,001 - \$8,000	\$457
\$8,001 - \$9,000	\$522
\$9,001 - \$10,000	\$551

*\$0 Trip Cost band excludes Trip Cancellation and Interruption. For rates on travel protection where the trip cost exceeds \$10,000, please call **1-800-228-9792**.

The rates above are for trips from 1-31 days in length. For trips from 32-180 days, add \$5 per day.

Rental Vehicle Coverage is available for just \$7/ day for a maximum 31 days.

Optional Flight Accident Coverage: \$300,000 for \$17; \$500,000 for \$28; \$1M for \$56.

An \$8 processing fee will be added to each enrollment.

Rates are subject to change.



Foreign Currency

When traveling internationally be prepared. Contact your travel agent to order foreign currency before your trip departure.

Get Cash Over Here To Spend Over There

DESCRIPTION OF BENEFITS

Benefits (per person)	Amount of Coverage
Trip Cancellation	Trip Cost (\$30,000 limit)
Trip Interruption	150% of Trip Cost (\$45,000 limit)
Trip Delay/Missed Connection	\$750
Itinerary Change	\$250
Emergency Medical Benefits	\$50,000
Medical Expense	
Medical Evacuation/Repatriation	
Baggage	\$1,000
Baggage Delay	\$250
24-hour AD&D	\$10,000
Common Carrier AD&D	\$50,000
Travel Assistance & Concierge	Included
Optional Upgrades	
Rental Vehicle Coverage	\$50,000
Flight Accident	\$300,000/\$500,000/\$1 Million

Trip Cancellation & Trip Interruption

You are covered for certain pre-paid non-refundable expenses if you must cancel or interrupt your trip for any of the following unforeseen reasons that occur after the effective date:

- | | |
|------------------------------|--------------------------|
| Bankruptcy/Financial Default | Sickness, Injury, Death* |
| Traffic Accident en Route | Quarantine |
| Subpoenaed/Court Order | Inclement Weather |
| Destination Accommodation | Employer Termination |
| or Home Uninhabitable by: | Felonious Assault |
| • Natural Disaster | Hijacking |
| • Vandalism | Terrorism |
| • Fire | Strike |
| • Flood | Military Duty |
| • Burglary | |

*Occurring to you, your traveling companion, business partner or family member of either you or your traveling companion.

Trip Cancellationup to Trip Cost

The following events are also covered under the Trip Cancellation benefit:

- Up to \$150 for airline reissue fee if your travel supplier cancels your trip.
- Single supplement upgrade when your traveling companion cancels/interrupts a trip and you do not.

It's Important to Know...

All cancellations must be reported to the Travel Supplier within **72 hours** of the event causing the need to cancel unless the event prevents it, and then as soon as is reasonably possible.

DESCRIPTION OF BENEFITS

Trip Interruptionup to 150% of Trip Cost

If you are prevented from completing a trip for any of the unforeseen reasons listed under Trip Cancellation & Trip Interruption, you are covered for:

- Unused, non-refundable travel arrangements.
- One way economy transportation to return to the original departure point or rejoin your trip.
- Certain accommodations and transportation when a covered injury or sickness hospitalizes a traveling companion or prevents you from continuing travel.

Trip Delay/Missed Connection.....up to \$750

If your trip is delayed for **5 hours** or more, we will reimburse you for certain additional expenses for accommodations, transportation and meals and/or for unused non-refundable expenses for your trip.

Itinerary Change.....up to \$250

Covers certain expenses if the travel supplier makes a change in your itinerary after your scheduled departure date which prevents you from participating in that event/activity.

Emergency Medical Benefitsup to \$50,000

Medical Expense: You are covered for emergency expenses incurred while on your covered trip as a result of sickness or injury during your trip.

Medical Evacuation/Repatriation: Covers, if an injury or sickness first occurs during your trip, for medical evacuation when your condition is acute or life threatening and adequate treatment is not available at a local hospital or medical repatriation for you to return to your home or a hospital near your home for continued treatment. Covers up to \$5,000 for the repatriation and return of remains. **Any use of this benefit must be pre-approved and arranged by the authorized Assistance Company.**

Baggageup to \$1,000

You are covered for the loss, theft or damage of your baggage and passport, as well as for loss due to unauthorized use of your credit card.

Baggage Delay.....up to \$250

If your baggage is delayed for 24 hours or more, we will reimburse you for the purchase of additional clothing and personal articles.

24-hour AD&Dup to \$10,000

You are covered for loss of life, limbs or sight due to an accidental injury while on your trip.

Common Carrier AD&Dup to \$50,000

You are covered for loss of life, limbs or sight due to an accidental injury while riding in, boarding or exiting from a public conveyance provided by a Common Carrier while on your trip.

Rental Vehicle Damage Protection (Optional Upgrade) Availableup to \$50,000

When a vehicle is rented through your travel supplier for your covered trip, you are covered for any loss or damage to the rental car resulting from collision, hail, earthquake, fire, storm, theft or vandalism. (Benefit not available in Oregon).

Flight Accident Protection (Optional Upgrade) Choose either\$300,000 / \$500,000 / or \$1 Million

You are covered for accidental death, dismemberment or loss of sight resulting from an accident while a passenger on a regularly scheduled flight.

Travelex Travel Assistance & Concierge ...Included

Travelex helps you find your way more easily whether you are traveling domestically or internationally. You can access a wide range of services on a 24/7 basis both before you go and during your trip. Services include:

- 24-hour medical assistance helpline
- Medical evacuation/repatriation
- Baggage tracking
- Lost/stolen passport/card assistance
- Emergency cash transfer
- Emergency air/hotel/car rental bookings
- Destination information and advice
- International dining recommendations
- Hospitality & event ticketing

All of the above services and more are included with your Travelite plan.

For Travel Assistance phone numbers, please refer to your Confirmation of Coverage.

Questions?

For more information or to receive a quote, call **1-800-228-9792** or contact your Travel Agent.