

Automatic Plan

Exclusions

This insurance does not cover loss resulting from: Dead-heading, serving as a member of the crew or learning to operate such aircraft; War or act of war, declared or undeclared (declared or undeclared war does not include acts of terrorism); Suicide or attempted suicide (in Missouri, while sane); Self-inflicted Injuries; Sickness or disease, or diagnostic tests or treatment, except infection which occurs directly from an accidental cut or wound; Myocardial infarction (heart attack); Service in the armed forces of any country; Committing or attempting to commit a felony; counterfeit scheduled airline, cruise line, or Amtrak® passenger train tickets.

Effective Date

This insurance is effective February 1, 2008 and will cease on the date the Master Policy Number AFI05004 is terminated or on the date your Account ceases to be in good standing, whichever occurs first.

Answers to specific questions can be obtained by writing to the Plan Administrator. To make a claim, please contact the Plan Administrator. As a reference guide, please read this and keep it in a safe place with your other insurance documents. This Description of Coverage is not a contract of insurance but is simply an informative statement of the principal provisions pertaining to this plan of insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Policyholder: Universal Air Travel Plan. If a statement in this Description of Coverage and any provision in the policy differ, the policy will govern.

Plan Administrator:

BerkelyCare, 159 East County Line Road, Hatboro, PA 19040
1-(800) 383-0049 • 1-(215) 773-5350
uatp@berkely.com

Office Hours: 9AM-6PM (EST), Monday-Friday
www.travelclaim.com

Plan Underwritten By:

Virginia Surety Company, Inc., 175 W. Jackson Blvd., 11th Floor, Chicago, IL 60604

This plan was designed for UATP Accountholders by:



The Berkely Group

BerkelyCareSM is a division of Affinity Insurance Services, Inc. in all states, except: AIS Affinity Insurance Agency, Inc. in MN and OK; AIS Affinity Insurance Agency in NY; and, in CA, BerkelyCareSM is a service mark of **Aon Direct Insurance Administrators**, CA Insurance License # 0795465.



Description of Coverage

■ AS AN ELIGIBLE UATP ACCOUNTHOLDER¹, YOU ARE AUTOMATICALLY PROTECTED FOR THE FOLLOWING:

Travel Accident Protection (AD&D)

Up to the policy limit of USD \$125,000 for accidental Loss of Life, limb, sight, speech or hearing while riding, boarding or alighting as a ticketed passenger on an Amtrak[®] passenger train or certified passenger Aircraft² provided by a regularly Scheduled Airline³; or while riding, boarding or alighting from any land or water conveyance provided by the airline as a substitute for the Aircraft, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to a UATP Account⁴.

¹Accountholder means an individual whose ticket is charged to a valid UATP Account.

²Aircraft means an aircraft owned and/or operated by a Scheduled Airline.

³Scheduled Airline means an airline which is either:

- 1) of United States registry and certified by the United States government to carry passengers on a regularly scheduled basis; or
- 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

⁴Account means charge card Accounts sponsored by the Policyholder and provided by UATP Issuers to corporate subscribers domiciled within the USA, Canada and Puerto Rico.

Baggage Delay

In conjunction with your Scheduled Air or Amtrak[®] passenger train fare that was charged to a UATP Account, you are automatically insured in the event of a Baggage Delay⁵. The Company will reimburse up to USD \$500 for emergency purchase of essential items at a destination other than your Location of Permanent Residence. Location of Permanent Residence means the city where the Accountholder has established his/her fixed and permanent principal home. The Baggage Delay benefit is excess of all other valid and collectible insurance and is provided on a reimbursement basis. Essential Items not covered 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; or
- 4) business samples.

■ Description of Coverage

⁵ Baggage Delay means a delay or misdirection of the Accountholder's Property by a Scheduled Air or Amtrak[®] passenger train for more than 12 hours from the time the Insured Person arrives at the destination appearing on the ticket. Insured Person's Property means the Insured Person's baggage and personal property contained in the baggage which has been checked with a Scheduled Airline or Amtrak[®] passenger train.

Eligibility

This protection plan is provided to UATP Accountholders automatically when the entire cost of the Scheduled Air or Amtrak[®] passenger train, fare, less redeemable certificates, vouchers or coupons, has been charged to an Account while this protection plan is effective. It is not necessary for you to notify UATP, the Plan Administrator or Virginia Surety Company, Inc., when tickets are purchased. Coverage does not apply while acting or training as a pilot or crew member or while dead-heading.

Beneficiary

The Loss of Life benefit will be paid to the Accountholder's estate.

The Benefits

The full Benefit Amount is payable for accidental loss of: life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One-half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. Member means hand or foot. One-quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. Loss means, with respect to hand or foot, actual severance through or above the wrist or ankle joints; and Sight, entire and irrecoverable loss of sight. Benefit Amount means the Loss amount applicable at the time the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, is charged to a UATP Account.

The loss must occur within one year of the accident. If the Insured has multiple losses as the result of one accident, the Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate Virginia Surety Company, Inc., in excess of the stated Benefit Amounts for any one loss sustained by any one individual Insured as the result of any one accident.

In the event of multiple accidental deaths arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance of USD 10,000,000. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

■ Description of Coverage