

# Universal Air Travel Plan®

## *Automatic Plan*

*for IATAN ID Cardholders and IATA ID Cardholders  
Residing in Canada*



## **Description of Coverage**

## ■ AS AN ELIGIBLE IATAN ID CARDHOLDER OR IATA ID CARDHOLDER RESIDING IN CANADA, YOU ARE AUTOMATICALLY PROTECTED UP TO THE POLICY LIMIT OF USD \$35,000 FOR:

### Travel Accident Protection (AD&D)

Accidental Loss of Life, limb, sight, speech or hearing while riding, boarding or alighting as a ticketed passenger on an Amtrak® train, cruise line or certified passenger Aircraft<sup>1</sup> provided by a regularly Scheduled Airline<sup>2</sup>; or while riding, boarding or alighting from any land or water conveyance provided by the airline as a substitute for the Aircraft.

<sup>1</sup>Aircraft means an aircraft owned and/or operated by a Scheduled Airline.

<sup>2</sup>Scheduled 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.

### Eligibility

The insurance plan is provided to IATAN ID Cardholders and IATA ID Cardholders residing in Canada automatically while riding as a passenger on a regularly Scheduled Airline, or on a cruise line or Amtrak train, anywhere in the world, when such transportation is provided by a full-fare, industry-free or reduced rate ticket. Travel must occur during the policy term.

### 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 paid by the IATA(N) Cardholder.

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.

### Exclusions

This insurance does not cover loss resulting from: When an insured is in, 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); 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; while an insured in, enduring or exiting any aircraft while acting or training as a pilot or crew member.

## Effective Date

This insurance is effective February 1, 2005 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.

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### *Plan Administrator:*

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

Office Hours: 9AM-6PM (ET), Monday-Friday  
[www.travelclaim.com](http://www.travelclaim.com)

### *Plan Underwritten By:*

Virginia Surety Company, Inc., 1000 Milwaukee Avenue, Glenview, IL 60025

**This plan was designed for UATP Accountholders by:**



**The Berkely Group**

This plan was designed and administered by BerkelyCare, a division of Affinity Insurance Services, Inc. in all states except: AIS Affinity Insurance Agency, Inc. in CA/MN/OK; and AIS Affinity Insurance Agency in NH and NY. Claims are administered by BerkelyCare, a division of Affinity Insurance Services, Inc. in all states except: Aon Direct Insurance Administrators in CA; AIS Affinity Insurance Agency, Inc., in OK; and AIS Affinity Insurance Agency in NH and NY. CA License # 0795465.