

# Business Travel Accident Insurance Plan

Accidents happen – help your family prepare.

## When You Are Covered

### Classes I & II

Business Only - while traveling on the Business of the Policyholder, including a Sojourn or Personal Deviation taken during the course of the Trip.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

### Classes III & IV

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

Family Accompanying the Insured – Insured Dependents only – extends coverage to a Dependent while they are accompanying or on their way to join the Insured during an authorized Trip, when the trip is authorized by and/or paid in whole or in part by the Policyholder.

### Class V

Specified Trip or Specified Type of Trip – during the course of any Trip made by such person while the Insured Person is traveling on a sponsored Policyholder and/or Alumni pre-approved trips.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

### Class VI

Specified Trip or Specified Type of Trip – during the course of any Trip made by such person while the Insured Person is traveling with a Class I Insured Persons on business of, and at the expense of, the Policyholder.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

### Class VII

Specified Trip or Specified Type of Trip – during the course of any Trip made by such person while the Insured Person is traveling on sponsored trips on behalf of the Policyholder and/or while they are attending sponsored activities of the Policyholder, not being held on any Policyholder campus grounds or any Policyholder Owned/Leased/Operated properties.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

### Classes VIII & XII

24 Hour Business & Pleasure - 24 hour business and pleasure protection in the event of an injury.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

### Classes IX

Business Only - while traveling on the Business of the Policyholder, including a Sojourn or Personal Deviation taken during the course of the Trip.

Non-Policyholder Aircraft – Business Only - while operating as a Pilot or Crew member in any Non-Policyholder owned or leased aircraft.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in

the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

**Classes X, XI**

24 Hour Business & Pleasure - 24 hour business and pleasure protection in the event of an injury.

24-Hour War Risk - extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Belarus, Ukraine (as recognized by the United Nations), Afghanistan, & Iraq.

## Eligible Persons and Principal Sum

| Class | Description of Class   | Principal Sum   |
|-------|--|---|
| I     | All full-time Employees, Contractors, Department Heads, and all Designated Trustees of the Policyholder, who are either in active service to the Policyholder, or on a Sabbatical and/or any other academic leave for no longer than 24 consecutive months at a time, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.                                      | \$300,000   |
| II    | All active, part-time Employees of the Policyholder, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.   | Five (5) times the Insured Person's Annual Salary, rounded to the next highest \$1,000 if not already an even multiple thereof, to a maximum of \$300,000 |
| III   | All Eligible Spouse of Class I Insured Persons, who are traveling with the Class I Insured Persons, on the business of, and at the expense of, the Policyholder, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.   | \$25,000  |
| IV    | All Eligible Dependent Child(ren) of Class I Insured Persons, who are traveling with the Class I Insured Persons, on the business of, and at the expense of, the Policyholder, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.   | \$10,000  |
| V     | All active Alumni Members of the Policyholder who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.  | \$5,000   |
| VI    | All non-Employee Guests of the Policyholder who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.  | \$25,000  |
| VII   | All active enrolled domestic Students of the Policyholder, who are citizens of the United States of America, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.   | \$5,000   |
| VIII  | All active enrolled International Students of the Policyholder, who are not citizens of the United States of America, while they are in the United States of America or traveling on sponsored trips on behalf of the Policyholder (excluding such travel to and from) outside their country of residence, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy. | \$5,000   |
| IX    | All active Employee Pilots of the Policyholder, who are flying on business of, and at the direction of, the Policyholder, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.  | \$300,000   |

|     |  |           |
|-----|--|-----------|
| X   | All United States of America Staff Members of the Policyholder, who are traveling outside the United States of America on the Policyholder's sanctioned Abroad Program, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.                | \$300,000 |
| XI  | All active enrolled Students who are citizens of the United States of America, who are traveling outside the United States of America on the Policyholder's sanctioned Abroad Program, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy. | \$5,000   |
| XII | All international scholars at one of the Policyholder's schools, on an approved J-1-Visa, and outside their country of residence, who are not in any other Class, but excluding any travel to, or within the borders of, Russia, Belarus, or Ukraine (as recognized by the United Nations), unless the Company is notified and approves, in accordance with the Data Furnished by Policyholder provision of the Policy.  | \$5,000   |

"Annual Salary" means the Insured's base annual salary exclusive of overtime, bonuses, tips, commission, and profit sharing.

The Principal Sum 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 the Policy where the amount payable for the loss is determined as a percentage of his/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. Please refer to the Policy for specific details.



**Five Colleges, Inc.**  
**GTP 0009144090-A**

Insurance underwritten by:  
**National Union Fire Insurance Company of Pittsburgh, Pa.**

## Benefits

### Accidental Death, Dismemberment and Paralysis

When Injury to an Insured Person results directly in any of the following covered losses within 365 days from the date of the accident that caused the Injury, we will pay, in one sum, the indicated percentage of the principal sum:

| Loss of                             | Percentage of Principal Sum |
|-------------------------------------|-----------------------------|
| Life                                | 100%                        |
| Both hands or both feet             | 100%                        |
| Sight of both eyes                  | 100%                        |
| One hand and one foot               | 100%                        |
| One hand and sight of one eye       | 100%                        |
| One foot and sight of one eye       | 100%                        |
| Speech and hearing in both ears     | 100%                        |
| One hand or one foot                | 50%                         |
| Sight of one eye                    | 50%                         |
| Speech or hearing in both ears      | 50%                         |
| Hearing in one ear                  | 25%                         |
| Thumb and index finger of same hand | 25%                         |

| Paralysis    | Percentage of Principal Sum |
|--------------|-----------------------------|
| Quadriplegia | 100%                        |
| Paraplegia   | 50%                         |
| Hemiplegia   | 50%                         |

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

"Quadriplegia" means the complete and irreversible paralysis of both upper and 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 on the same side of the body. "Limb" means entire arm or entire leg.

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.

## Accident Medical Expense Benefit

If an Insured Person suffers an Injury that within 180 days of the date of the accident that caused the Injury requires the Insured Person to be treated by a Physician, the Company will pay the Usual and Customary Charges incurred for Covered Accident Medical Services up to a maximum of \$2,500 incurred within 52 weeks after the date of the accident causing the Injury.

## Coma Benefit

If Injury renders an Insured Person Comatose within 365 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 Insured Person's Principal Sum. This benefit is payable monthly for 11 months if the Insured Person remains Comatose due to that Injury. If the Insured Person remains Comatose through the 11th month, any residual portion of that Insured Person's Principal Sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose. If the Insured Person ceases to be Comatose due to the Injury any time during the first 11 months, the monthly benefit will end. No benefit is provided for the first 30 days of Coma. No benefit is payable after 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.

## Emergency Evacuation Benefit (Applicable to Classes I,II,III,IV,V,VI,VII,VIII & IX Only)

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 100 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of \$250,000. Also provides benefits for reasonable expenses incurred following a covered Emergency Evacuation to return home those eligible dependent Children traveling with the Insured Person; and to bring one person chosen by the Insured Person to and from the medical facility where the Insured Person is confined. All arrangements must be made through Travel Guard Group, Inc.

## Emergency Evacuation Benefit (Applicable to Classes X, XI & XII Only)

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 100 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of \$250,000.. All arrangements must be made through Travel Guard Group, Inc.

## Family Travel Benefit

Following an Insured Person's covered Emergency Evacuation, the Company will pay for expenses reasonably incurred: 1) to return the Insured Person's Spouse and any Children with an attendant if necessary, who were accompanying the Insured Person when the Emergency Evacuation became necessary, but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person; 2) for lodging and meals for up to 7 days for the Insured Person's Spouse and Children in the area where the Insured Person is confined, if they were accompanying the Insured Person and they are outside a 100 mile radius from the Insured Person's place of primary residence. The Company will only pay for such expenses for days in excess of the days that had been planned for the Trip prior to the Insured Person's Emergency Evacuation, and only while he or she remains so confined. The Company will not pay for such expenses in excess of, for the Spouse and Children combined, \$100 per day for lodging and \$75 per day for meals; 3) to bring one person chosen by the Insured Person to and from the hospital or other medical facility where the Insured Person is confined if: (a) the Insured Person is alone; and (b) the place of confinement is outside a 100 mile radius from the Insured Person's place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket; and 4) for lodging and meals for up to seven days for such person in the area of such place of confinement, but: (a) only while the Insured Person remains so confined; and (b) not to exceed \$100 per day for lodging and \$50 per day for meals.

Following an Insured Person's death for which a Repatriation of Remains benefit is payable under the Policy, the Company will pay for expenses reasonably incurred: 1) to return to their current place of primary residence the Insured Person's Spouse and any of the Insured Person's Children who were accompanying the Insured Person when his or her death occurred, with an attendant for the children if necessary and if the children are not accompanied by the spouse; but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person; and 2) for lodging and meals for up to 7 days for the Insured Person's Spouse and Children in the area where the Insured Person's death occurred, if they were accompanying the Insured Person at that time. The Company will only pay for such expenses for days in excess of the days that had been planned for the Trip prior to the Insured Person's death, and only prior to the repatriation of his or her remains. The Company will not pay for such expenses in excess of, for the Spouse and Children combined, \$100 per day for lodging and \$75 per day for food. All arrangements must be made through Travel Guard Group, Inc. for any benefits to be payable under this benefit.

## Permanent Total Disability Benefit

### (Not Applicable to Insureds Age 70 or Older on the Date of the Accident)

If, as a result of an Injury, the Insured Person is rendered Permanently Totally Disabled within 365 days of the accident that caused the Injury, the Company will pay 100% of the Principal Sum at the end of 12 consecutive months of such Permanent Total Disability. Permanently Totally Disabled/Permanent Total Disability means the Insured Person 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.

## Repatriation of Remains Benefit

Pays benefits for covered expenses to return the Insured Person's body to his or her home if the Insured Person suffers a covered loss of life due to Injury or Emergency Sickness while at least 100 miles from home, up to a maximum of \$250,000. All arrangements must be made through Travel Guard Group, Inc.

## Seat Belt and Air Bag Benefit

Pays a benefit of the lesser of 1) 10% of the Insured Person's Principal Sum; or 2) \$25,000 if the Insured Person is protected by a seat belt when he/she suffers a covered accidental death under the Policy while operating or riding as a passenger in a private passenger automobile. However, if it cannot be determined that a properly fastened, original, factory installed seat belt was being used at the time of the accident causing the Injury, a default benefit of \$1,000 will be payable. If the Insured Person is also protected by an air bag that inflates on impact, an additional benefit of the lesser of 1) 5% of the Principal Sum; or 2) \$5,000 is payable.

## Aggregate Limit of Indemnity Per Accident: \$1,500,000

The Aggregate Limit means the maximum amount payable under the Policy and may be reduced if more than one Insured Person suffers a loss as a result of the same accident and if the amounts are payable for those losses under one or more of the following Benefits provided by the Policy: Accidental Death, Accidental Dismemberment and Paralysis Benefit, Coma Benefit, Permanent Total Disability Benefit. The maximum amount payable for all such losses for all Insured Persons under all those Benefits combined will not exceed the amount shown above as the Aggregate Limit. If the combined maximum amount otherwise payable for all Insured Persons must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured Person for all such losses under all those Benefits combined.

## Definitions

**Company:** National Union Fire Insurance Company of Pittsburgh, Pa.

**Insured Dependent Child(ren):** The Insured's unmarried children, including natural children from the moment of birth, step or foster children, or adopted children from the moment of placement in the home of the Insured, under age 25 (29 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on the Insured for support and maintenance, 1) for whom premium has been paid; and 2) while covered under the Policy. Any unmarried dependent children of the Insured covered under the Policy before reaching the age limit specified above, who are incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on the Insured for support and maintenance, may continue to be eligible under the Policy beyond that age limit for as long as the Policy is in force, but only if they remain continuously covered under the Policy.

**Injury:** means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident and that occurs while the injured person's coverage under the Policy is in force; (2) which occurs under the circumstances described; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

**Insured:** A person: 1) who is a member of an eligible class of persons as described in the Eligible Persons and Principal Sums section of this document 2) for whom premium has been paid; and 3) while covered under the Policy. However, an Insured does not include any person covered under the Policy solely as an Insured Dependent.

**Insured Person:** An Insured or an Insured Dependent

**Insured Dependent:** means an Insured Spouse or an Insured Dependent Child.

**Policyholder:** means Five Colleges, Inc.

**Sojourn and Personal Deviation, Sojourn or Personal Deviation:** means non-business travel or activities undertaken While on the Business of the Policyholder but unrelated to furthering the business of the Policyholder, if they involve one or more stops en route and/or an extension of time spent at the destination(s) with respect to the circumstances described herein, do not last longer than a total of 7 days.

**Trip:** A trip taken by an Insured which begins when the Insured leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured returns from the trip to his or her residence or place of regular employment (whichever occurs first). However, the trip is deemed to exclude any period of time during which the Insured is on an authorized leave of absence or vacation or travel to and from the Insured's place of regular employment. "Trip" does not include the Insured's trip to a location that extends for more than 365 days. Such a trip will be deemed to change the Insured's residence or place of regular employment to the new location.

**While on the Business of the Policyholder:** While on assignment by, or at the direction of, the Policyholder for the purpose of furthering the business of the Policyholder. Does not include any period of time: 1) while the Insured is working at his or her regular place of employment; 2) during the course of everyday travel to and from work; or 3) during an authorized leave-of-absence or vacation. If an Insured's assignment to a location exceeds 365 days, such assignment will be deemed to change his or her residence and regular place of employment to the new location.

## General Policy Exclusions

Unless otherwise provided by the Policy, no coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury:

1. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
2. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
3. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism.
4. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by the Policy.
5. Declared or undeclared war, or any act of declared or undeclared war unless specifically provided by the Policy.
6. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. The Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person being under the influence of drugs unless taken under the advice of and as specified by a Physician.

## Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the Policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit or Permanent Total Disability Benefit.

**Terms capitalized in this document are defined terms in this brochure or in the Policy.**

## Travel Assistance Services

A full spectrum of travel, medical, security, and assistance services are offered to help travelers cope with emergencies and simplify the travel experience. These services are provided by Travel Guard<sup>®</sup>, a wholly owned subsidiary of AIG.

### Highlights

- 24/7 assistance services while traveling virtually anywhere in the world.
- A members-only website and mobile app, which offers up-to-date travel destination information, advisories, and alerts.
- Global service centers, which respond to emergency medical, travel and security needs 24/7/365, are located in key regions around the globe.
- An extensive network with access to over 650,000 medical providers worldwide.
- Direct payment of expenses when using a local provider; eliminates an employees' out-of-pocket costs while traveling.
- An in-house security operation that includes a global network of more than 400 security professionals who are ready to assist on the spot.
- Secure evacuation assistance.
- 24/7 access to online Travel Security Awareness Training.

To access your assistance website, visit [www.aig.com/us/travelguardassistance](http://www.aig.com/us/travelguardassistance) and download the AIG Travel Assistance mobile app to your Apple or Android smartphone. Register with your Policy number (using numerals only).

**Expenses incurred from third-party vendors for services not part of a filed insurance plan are the responsibility of the traveler.**

## Contact Information

For travel emergencies or for more information about your coverage:

### Phone:

Within the U.S. (Toll-Free): 1-877-244-6871

Outside the U.S. (Collect/Reverse Charge): +1-715-346-0859

### Email:

[assistance@aig.com](mailto:assistance@aig.com)

The underwriting risks, financial and contractual obligations, and support functions associated with insurance products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa. currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. Travel assistance services are provided by Travel Guard Group, Inc., an AIG company.

This is only a brief description of the insurance coverage(s) available under Policy Series C11860DBG-MA. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

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