

Summary Description for Group Travel Policy Number AAAME00005.1
Policyholder: AAA Northern California, Nevada and Utah

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.**

Who is eligible for coverage? All active Primary and Associate AAA Members are eligible for the Travel Insurance benefits and assistance coverage (the Master Policy) as summarized in this Summary Description. Eligible Members do not need to purchase travel through the AAA Travel Agency to be entitled to Travel Insurance Benefits. Such persons for whom premium has been paid by AAA are considered Insured Persons under the Master Policy.

Benefits - PREMIER	
Trip Interruption, Per Trip, Per Insured Person or Covered Traveler	\$1,500
Optional Endorsements	
Baggage (Lost, Damaged, Stolen), Per Trip, Per Insured Person or Covered Traveler	\$500
Emergency Medical Transportation, Per Trip, Per Insured Person or Covered Traveler	\$25,000

TRIP INTERRUPTION

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

The Company will provide benefits for Trip Interruption due to the following events:

1. Vehicle disablement due to Mechanical Breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report;
2. Accident involving Motor Vehicle or Rental Car, substantiated by a police report;
3. Theft of Motor Vehicle or Rental Car, substantiated by a police report;
4. Illness, Injury or death of the Insured Person, Covered Traveler, or Insured Person's Family Member or adult with whom the Insured Person resides who is not traveling with the Insured Person;
5. Natural Disaster; or
6. Severe Weather.

The benefit will provide reimbursement for out of pocket expenses incurred by the Insured Person or Covered Traveler up to the limit specified in the Schedule of Benefits for:

1. The cost of additional Accommodations and meal expenses; AND (if applicable),
2. The cost of substitute transportation to continue the Eligible Trip.

Conditions of Coverage

The following conditions apply to this coverage part:

1. Overnight interruption of the Eligible Trip is required.
2. If the Trip Interruption is due to Illness or Injury of the Insured Person or Covered Traveler, a Physician must recommend that the person interrupt the Eligible Trip due to the severity of the person's condition.
3. If the Trip Interruption is due to Illness, Injury or death of the Insured Person's Family Member or an adult with whom the Insured Person resides who is not traveling with the Insured Person, the Illness or Injury must be life threatening, require hospitalization, or he or she must require the Insured Person's care.

Limitations of Coverage

Only expenses incurred in the first ninety-six (96) hours from the initial interruption of the Eligible Trip are covered.

OPTIONAL ENDORSEMENTS

BAGGAGE (LOST, DAMAGED, STOLEN) ENDORSEMENT (53.519 (0115))

When/Where/To Whom Coverage Applies

Coverage applies to You and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when You are either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

We will provide benefits for Baggage that is lost, damaged or stolen, up to the limit specified in the Schedule of Benefits.

The benefit will provide payment for the value of the Baggage, which is equal to the lesser of:

1. The actual purchase price of a similar item;
2. The Actual Cash Value of the item at the time of loss which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

Conditions of Coverage

For this coverage part, You or a Covered Traveler must take reasonable steps to keep Baggage safe and intact; to recover it; and, to notify the appropriate authorities within 24 hours of the covered loss.

Limitations of Coverage

Coverage is not provided for any loss that results directly or indirectly from:

1. Intentional loss of or damage to Baggage;
2. Defective materials or workmanship; or
3. Ordinary wear and tear.

Property or losses not covered includes:

1. Animals;
2. Cars and accessories, motorcycles and motors, aircraft, boats and other vehicles;
3. Bicycles, skis, and snowboards;
4. Eye glasses, sunglasses, and contact lenses;
5. Hearing aids, artificial teeth and limbs;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, perfumes, cosmetics, and perishables;
8. Tickets, passports, deeds, and other documents;
9. Money, credit cards, debit cards, securities, bullion, and stamps;
10. Rugs and carpets;
11. Property for business or trade; and
12. Baggage when it is shipped as freight, shipped prior to the date of the Eligible Trip, left in or on a car trailer, or left in an unlocked car.

EMERGENCY MEDICAL TRANSPORTATION ENDORSEMENT (53.523 (0115))

When/Where/To Whom Coverage Applies

Coverage applies to You and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits.

The insurance provided for this benefit shall be in excess of all other valid and collectible insurance or indemnity.

What is Covered

We will provide benefits, up to the limit specified in the Schedule of Benefits (total for all covered services described below), for the cost of:

1. Moving You or a Covered Traveler to a Hospital or medical clinic (Emergency Medical Transportation):
If You or a Covered Traveler is seriously ill or Injured during the Eligible Trip and Our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:
 - Our medical team will consult with the local doctor;
 - We will identify the closest appropriate facility, make arrangements and pay to transport the person(s) to that facility; and
 - We will arrange and pay for a Medical Escort if We determine one is necessary.

2. Getting You or a Covered Traveler home after care (medical repatriation):
If You or Covered Traveler is seriously ill or injured during the Eligible Trip, then once Our medical team determines that the person is medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline, We will:
 - Arrange and pay (less any refunds for unused tickets) for the person to be transported to one of the following:
 - Their Primary Residence;
 - A location of their choice in the United States; or
 - A medical facility near their Primary Residence or city of their choice in the United States. We will take their request into consideration as long as the medical facility will accept them as a patient and is approved as medically appropriate for their continued care by Our medical director.
 - Arrange and pay for a Medical Escort if Our medical team determines a Medical Escort is necessary.
3. Bringing a friend or Family Member to stay with You or a Covered Traveler (transport to bedside):
If You or a Covered Traveler is told they will be hospitalized for more than seven days during the Eligible Trip, We will arrange and pay for round-trip transportation in economy class on a Common Carrier for a friend or Family Member to stay with the person.
4. Getting Your or a Covered Traveler's children home (return of dependents).
If You or a Covered Traveler is told they will be hospitalized for more than seven days during the Eligible Trip, We will arrange and pay (less any refunds for unused tickets) to transport the person's children under the age of 23 who are traveling with them to one of the following:
 - Their Primary Residence; or
 - A location of their choice in the United States.

For medical repatriation and return of dependents, Transportation will be on a Common Carrier in the same class of service they were originally booked.

Conditions of Coverage

You, the Covered Traveler, or their representative must contact Us and We must make all transportation arrangements in advance. We will not pay for any of the services listed in this section if We did not authorize and arrange it.

Other Insurance

If at the time of the occurrence of any loss or damage covered by this insurance there is valid and collectible insurance, indemnity or warranty in place, We shall be liable only for the excess of the amount of such loss or damage over the amount of such other insurance, indemnity or warranty and for the amount of any applicable deductible, subject to the limits of liability as stated in the Schedule of Benefits. In no event shall this take precedence over any other "non-contribution" clauses found in other insurance, policies, indemnities or warranty language.]

EXCLUSIONS

Coverage is not provided for any loss that results directly or indirectly from any of the following:

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training);
4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.]

GENERAL PROVISIONS

This guide to benefits is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place.

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of the Policyholder. The terms and conditions of the Master Policy agree with the terms outlined in this guide to benefits. However, features and benefits are subject to change without notice.

You agree to use diligence in doing all things reasonably prudent to avoid or diminish any loss. Allianz Global Assistance will not unreasonably apply this provision to avoid claims hereunder.

How to File a Claim: Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to Allianz Global Assistance within 30 days from the date of loss or as soon after that date as is reasonably possible.**

Once you report a claim, the service associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Allianz Global Assistance within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time.

Entire Contract; Changes. The entire contract is made up of the Policy, the Schedule of Benefits and the Policyholder's Application, and any attached riders and endorsements.

Any change to the Policy must be: (1) made in writing; (2) signed by one of Our officers; and (3) attached to the Policy. No agent has authority to change the Policy or waive any of its provisions. Your consent is not needed to change the Policy.

Records. The Policyholder must maintain adequate records acceptable to Us and provide any information required by Us relating to this Insurance.

We will be permitted to examine and audit the records of the Policyholder that relate to the Policy at: (1) any time during the Policy term; and (2) within two years after the expiration of the Policy; or (3) until all claims have been settled or adjusted, whichever is later.

Clerical Error. If a clerical error is made, it will not affect Your coverage. An error will not continue Your coverage beyond the date coverage would end, if the error had not been made. After an error is found, We will take appropriate action. This may include adjusting, collecting or refunding premium.

Errors and Omissions. Clerical error or omission by Us to the Policyholder will not:

1. Prevent an eligible individual from receiving coverage, if the eligible individual is entitled to coverage under the terms of the Policy; or
2. Cause coverage to begin or coverage to continue for an individual when the coverage would not otherwise be effective.

If the Policyholder gives Us information about an individual that is incorrect, We will:

1. Use the facts to decide whether the individual meets the definition of an Insured Person and has coverage under the Policy and in what amounts; and
2. Make a fair adjustment of the premium.

New Entrants. All individuals added to an Eligible Class shown in the Schedule of Benefits are eligible for insurance under the Policy.

Representations. By accepting the Policy, the Policyholder agrees that:

1. The statements in Application made part of the Policy are accurate and complete;
2. Those statements are based upon the representations by the Policyholder; and
3. We have issued the Policy in reliance upon the Policyholder's representations.

We rely on statements made by the Policyholder in the Application. If there is no fraud, the Policyholder's statements: (a) are considered representations and not warranties and (b) will not be used to void the Policy or reduce any claim. We will not contest the Policy after it has been in effect for 2 years, except for fraud.

False Claim. If You make any claim knowing it to be false or fraudulent under any Coverage Part or Assistance Service, that Coverage Part or Assistance Service will no longer apply to You and Your claims thereunder will be forfeited.

Action against Company. No action at law or in equity may be brought to recover under the Policy until:

1. 60 days after We have been given written proof of loss in accordance with the requirements of the Policy; and
2. All terms and conditions of the Policy have been complied with.

Conformity With State Statutes. Any provision of the Policy that, on its effective date, is in conflict with the laws and regulations of the state in which the Policy was delivered is amended to conform to the minimum requirements of those laws and regulations.

Due Diligence. You must use due diligence and concur in doing all things reasonably practicable to avoid or diminish any loss or damage to the property insured hereunder. We will not unreasonably apply this provision to avoid claims.

Benefits Provided For Insured Persons and Covered Travelers Only. The insurance provided by the Policy are solely for the benefit of the Insured Persons and Covered Travelers. No other person or entity will have any legal or equitable right, remedy or claim for coverages or damages under or arising from the Policy.

No Benefit to Bailee. This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

Subrogation. If We become liable for any payment to You under the Policy for losses suffered, We will be subrogated, to the extent of such payment, to all of Your rights and remedies against any party with respect to such loss, and will be entitled at its own expense to sue in Your name. You agree to assist Us, as it may reasonably require, in preserving its rights against those responsible for such loss, including but not limited to, executing all documents necessary to enable Us to bring suit in Your name.

No Assignment of Coverages. Your coverages under the Policy may not be assigned or transferred by You, and any rights which may arise under the Policy (including any claims made, or which may be made) may not be assigned or transferred by You either by operation of law or by contract, without Our prior written consent. Assignment or transfer by You of the coverages under the Policy without such prior written consent will void all coverage as to the assignor/transferor and assignee/transferee under the Policy.

Claim Forms. We will furnish claim forms to You within 15 days of receipt of a notice of claim. If these forms are not furnished within 15 days, You will satisfy this requirement by sending Us written proof of loss. This proof should include information sufficient to identify the applicable Insured Person, the Policy number, and a description of both the occurrence and the nature and extent of the loss.

Time of Payment of Claims. We will pay the claim after receipt of acceptable proof of loss. Claims will be paid in accordance with the payment of claims provision.

Payment of Claims. All claims will be paid to You, if living; otherwise to Your estate.

Any payment made in good faith will discharge Our liability to the extent of that payment.

Physical Examination. We, at Our own expense, have the right to have You examined as often as reasonably necessary while a claim is pending.

DEFINITIONS

Accident – means an unexpected, unintended, unforeseeable event causing Injury or death to You or a Covered Traveler; or causing damage to the Motor Vehicle or Rental Car which prevents the vehicle from being driven.

Accommodations – means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

Actual Cash Value – means purchase price less depreciation.

Baggage – means the personal property You or a Covered Traveler take on the Eligible Trip and the suitcases or other kinds of containers used to carry them.

Common Carrier – means a company that is licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.

Covered Traveler – means a person who is an Immediate Family Member and is traveling with You.

Eligible Trip – means a Trip which:

1. Does not exceed, and was not planned to exceed, 45 consecutive days;
2. Was intended to include at least one overnight stay;
3. For Trip Interruption, Vehicle Return, Stolen Baggage/Personal Effects, and Baggage: Is a driving Trip taken by Motor Vehicle or Rental Car; and
4. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Is a Trip taken by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.

Family Member – means the AAA member's spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted); parents and step-parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister).

Hospital – means a provider that is a short-term, acute, general Hospital that:

1. Is a duly licensed institution;
2. In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
3. Has organized departments of medicine and major surgery;
4. Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. Is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness – means a sickness, infirmity or disease that causes a loss that begins during an Eligible Trip.

Immediate Family Member – means the AAA member's spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with You.

Injury – means bodily injury caused by an Accident occurring during an Eligible Trip, and resulting directly and independently of all other causes in loss.

Insured Person – means a person:

1. Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits;
2. For whom premium has been paid; and
3. While covered under the Policy.

An Insured Person may be Primary or Secondary. Primary Insured Person is a AAA member possessing the primary membership in a household. Secondary Insured Person is any AAA member possessing an Associate membership in a household.

Mechanical Breakdown – means a mechanical issue which prevents the vehicle from being driven. Mechanical Breakdown does not include running out of gas, tire trouble or failure to perform routine maintenance.

Medical Escort – means a professional person contracted by Our medical team to accompany a seriously ill or injured person while they are being transported. A Medical Escort is trained to provide medical care to the person being transported. A friend or Family Member cannot be a Medical Escort.

Motor Vehicle – means a self-propelled private passenger vehicle which is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include:

1. Motorcycles (except as noted below);
2. Trucks (except for pickup trucks and vans);
3. Trailers;
4. Motorbikes and all-terrain vehicles;
5. Off-road vehicles;
6. Vehicles that don't have to be licensed;
7. Vehicles that are used for commercial or livery purposes, including limousines; or
8. Other conveyances.

If Your AAA membership explicitly includes motorcycles, then motorcycles are included in the term Motor Vehicle in that situation.

Natural Disaster – means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

1. Is due to natural causes; and
2. Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

Personal Effects – means items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing and toiletries.

Physician – means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) an Insured Person; (b) an Insured Person's spouse, civil union partner or domestic partner; (c) a person booked to accompany an Insured Person on an Eligible Trip; or (d) a person who is related to an Insured Person, an Insured Person's spouse, civil union partner or domestic partner, child, parent, or sibling.

Policy Territory – means

1. For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.
2. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 100 mile radius from Your Primary Residence, worldwide.

Policyholder – means the organization to whom the Policy was issued.

Primary Residence – means Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence.

Rental Car – means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include:

1. Motorcycles, Motorbikes and all-terrain vehicles;
2. Trucks;
3. Campers, trailers and recreational vehicles;
4. Off-road vehicles;
5. Vehicles that don't have to be licensed;
6. Vehicles that are used for commercial or livery purposes, including limousines; or
7. Other conveyances.

Severe Weather – means

1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or
2. A "state of emergency" due to weather is declared by the federal, state or local government.

Trip – means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.

We, Us, Our – means, or refers to, BCS Insurance Company, including its authorized agents.

You, Your, Yours – means, or refers to, the Insured Person.

BCS INSURANCE COMPANY
(A Stock Company)

Alaska

State Amendment

The Summary Description is amended as follows:

- I. Any references to “**indirectly**” are hereby deleted with no impact as applied to the adjudication of claims.
- II. The following change applies to **GENERAL PROVISIONS**, Other Insurance:
Any reference to “**excess**” is hereby deleted as this insurance is primary coverage.
- III. **General Provisions**, Action against Company is revised to read:

No action at law or in equity may be brought to recover under the Policy until:

1. 60 days after We have been given written proof of loss in accordance with the requirements of the Policy; and
2. All terms and conditions of the Policy have been complied with.

Action against Company must commence within three years after the cause of action occurs. The time limitation begins to run only after there has been a breach of contract such as a denial of a claim or failure to defend.

There are no other changes or revisions made by this amendment to the form to which this is attached.

BCS Insurance Company

HFBraham, III
PRESIDENT

BCS INSURANCE COMPANY
(A Stock Company)

Arizona

State Amendment

The Travel Protection Insurance Policy and Summary Description are amended as follows:

- I. **Summary Description, GENERAL PROVISIONS**, Time of Payment of Claims is replaced by the following:

Time of Payment of Claims:

We will pay the claim after, but in no event more than 30 days following the date We receive a complete and satisfactory proof of covered loss. Claims will be paid in accordance with the Payment of Claims provision.

- II. **Travel Protection Insurance Policy GENERAL PROVISIONS**, Time of Payment of Claims is replaced by the following:

Time of Payment of Claims:

The Company will pay the claim after, but in no event more than 30 days following the date the Company receives a complete and satisfactory proof of covered loss. Claims will be paid in accordance with the Payment of Claims provision.

There are no other changes or revisions made by this amendment to the form to which this is attached.

BCS Insurance Company

HFBraham, III
PRESIDENT

BCS INSURANCE COMPANY
(A Stock Company)

Montana

State Amendment

The Travel Protection Insurance Policy and Summary Description are amended as follows:

- I. **Travel Protection Insurance Policy, ELIGIBILITY, EFFECTIVE AND TERMINATION DATE**, Policy Termination by the Company is replaced by the following:

Policy Termination by the Company: Except for non-payment of premium or the failure to meet continued underwriting standards, if any, the Company may not terminate this Policy prior to the first anniversary of the Policy Effective Date or renewal date. The Company may terminate this Policy on any premium due date after the first anniversary of the Policy Effective Date by mailing or delivering to the Policyholder written notice at least 45 days in advance. Termination will take effect at 12:01 a.m. at the Policyholder's address on the tenth day after the notice of cancellation was delivered to the Policyholder.

Policy termination may take effect on any date mutually agreed upon in writing by both the Policyholder and the Company.

Policy termination will not affect coverage in effect prior to the termination date, for which premium has been, or will be, paid in the manner described in the Premiums section of the Schedule of Benefits; however, the Company will not accept additional premium for any coverage beyond the Policy termination date.

- II. **Travel Protection Insurance Policy and Summary Description, GENERAL PROVISIONS**, Conformity With State Statutes is replaced by the following:

Any provision of this Policy that, on its effective date, is in conflict with Montana laws and regulations is amended to conform to the minimum requirements of Montana laws and regulations.

- III. **Travel Protection Insurance Policy, GENERAL PROVISIONS**, Time of Payment of Claims is replaced by the following:

Time of Payment of Claims. The Company will pay the claim within 30 days after receipt of acceptable proof of loss. However, if the Company reasonably requests additional information or documents from the Insured Person in order to process the claim, the Company will pay or deny the claim within 60 days following the date the Company receives the additional information or documents, unless:

- 1) The Company has notified the Insured Person of the reasons for failure to pay the claim in full; or
- 2) The Company has a reasonable belief that insurance fraud has been committed and the Company has reported the possible insurance fraud to the Insurance Commissioner.

Claims will be paid in accordance with the payment of claims provision.

- IV. **Summary Description, GENERAL PROVISIONS**, Time of Payment of Claims is replaced by the following:

Time of Payment of Claims. We will pay the claim within 30 days after receipt of acceptable proof of loss. However, if We reasonably request additional information or documents from You in order to process the claim, We will pay or deny the claim within 60 days following the date We receive the additional information or documents, unless:

- 1) We have notified You of the reasons for failure to pay the claim in full; or
- 2) We have a reasonable belief that insurance fraud has been committed and We have reported the possible insurance fraud to the Insurance Commissioner.

Claims will be paid in accordance with the payment of claims provision.

There are no other changes or revisions made by this amendment to the form to which this is attached.

BCS Insurance Company


PRESIDENT

BCS INSURANCE COMPANY
(A Stock Company)

Utah

State Amendment

The Summary Description is amended as follows:

I. **EXCLUSIONS**, the Exclusions introductory statement is revised to read:

Coverage is not provided for any loss that results directly from any of the following:

II. **GENERAL PROVISIONS**, Action against Company is revised to read:

Action against Company. No action at law or in equity may be brought to recover under the Policy until:

1. 60 days after We have been given written proof of loss in accordance with the requirements of the Policy; and
2. All terms and conditions of the Policy have been complied with.

Action against Company must commence within three years after the cause of action occurs.

III. **GENERAL PROVISIONS**, Subrogation is revised to read:

Subrogation: If We become liable for any payment to You under the Policy for losses suffered, We will be subrogated, to the extent of such payment, to all of Your rights and remedies against any party with respect to such loss, and will be entitled at its own expense to sue in Your name. You agree to assist Us, as it may reasonably require, in preserving its rights against those responsible for such loss, including but not limited to, executing all documents necessary to enable Us to bring suit in Your name.

Our right of subrogation will not be enforced until You have been fully compensated for the loss.

IV. **GENERAL PROVISIONS**, Time of Payment of Claims is revised to read:

Time of Payment of Claims. We will pay the claim within 30 days after receipt of acceptable proof of loss. Claims will be paid in accordance with the payment of claims provision.

V. **GENERAL PROVISIONS**, the following is added:

Notice of Termination: We will send to the Policyholder at the Policyholder's last known address, a written notice of intention to terminate for nonpayment of premium at least 13 days before the cancellation date and for a reason other than nonpayment of premium at least 33 days before the termination date.

VI. **GENERAL PROVISIONS**, the following is added:

BCS Insurance Company
2 MidAmerica Plaza, Suite 200
Oakbrook Terrace, Illinois 60181
800-621-9215

There are no other changes or revisions made by this amendment to the form to which this is attached.

BCS Insurance Company


PRESIDENT

BCS INSURANCE COMPANY

(A Stock Company)

ASSISTANCE SERVICES

24 HOUR TRAVEL ASSISTANCE

Within the U.S. and Canada, call toll-free: 866.735.1611 **Outside the U.S., call collect: 804.673.8350**

Services are available while on an 'eligible trip'.

If a Member needs help while traveling, AGA's assistance team is available 24 hours a day. Our services are here to make challenging situations a little easier.

This service provides access to such things as:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

24 Hour Travel Assistance services are not financial benefits. Any costs associated with a service are paid by the Member.

CONCIERGE SERVICE

Within the U.S. and Canada, call toll-free: 866.735.1611 **Outside the U.S., call collect: 804.673.8350**

Services are available while on an 'eligible trip'.

Our Concierge services are designed to help make Members' travels more enjoyable. Our Concierge associates can assist a Member with many different requests such as:

- Destination information
Including highlights and sights, shopping, museums, local cultural events, exhibitions, shows and festivals, airports, mass transportation, ATM locations, weather forecasts, local customs and duty requirements, current exchange rates, local visa and passport requirements
- Travel referrals and reservations
Including hotels, bed & breakfasts, flights, rental cars, limo & car services, restaurants
- Restaurant and spa recommendations and services
- Event tickets
Including sporting events, concerts, theater arrangements
- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability), golf referrals, and information

Concierge services are not financial benefits. Any costs associated with a service are paid by the Member.