

Travel Insurance Plan ENROLLMENT FORM

STEP #1 ENROLLMENT

Insured #1 Dr. Mrs. Mr. Ms. Last

First _____ Middle Initial _____

Date of Birth _____

E-mail Address _____

Address _____

City _____ State _____ Zip _____

Telephone (_____) _____

Destination _____

Airline _____

Tour Operator **Omni Tours**

Cruise Line _____

Date of Initial Trip Payment / /

Departure Date / / Return Date / /

AGENCY ARC# 006362 Agent ID# _____

Additional Insureds

Insured #2 _____ Date of Birth _____

Insured #3 _____ Date of Birth _____

Insured #4 _____ Date of Birth _____

Travel Insurance Rates

Trip Cost Per Person (for up to 30 days)	AGE						
	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 0	\$ 19	\$ 29	\$ 37	\$ 49	\$ 61	\$ 97	\$ 103
\$ 1 - \$ 250	\$ 23	\$ 32	\$ 38	\$ 52	\$ 63	\$ 100	\$ 109
\$ 251 - \$ 500	\$ 25	\$ 36	\$ 41	\$ 54	\$ 65	\$ 104	\$ 120
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 66	\$ 91	\$ 112	\$ 163	\$ 182
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 91	\$ 124	\$ 158	\$ 217	\$ 258
\$ 1,501 - \$ 2,000	\$ 72	\$ 95	\$ 125	\$ 175	\$ 216	\$ 280	\$ 331
\$ 2,001 - \$ 2,500	\$ 92	\$ 120	\$ 155	\$ 257	\$ 308	\$ 342	\$ 403
\$ 2,501 - \$ 3,000	\$ 111	\$ 141	\$ 184	\$ 333	\$ 383	\$ 404	\$ 476
\$ 3,001 - \$ 3,500	\$ 130	\$ 150	\$ 215	\$ 373	\$ 429	\$ 469	\$ 553
\$ 3,501 - \$ 4,000	\$ 148	\$ 164	\$ 244	\$ 414	\$ 455	\$ 580	\$ 632
\$ 4,001 - \$ 4,500	\$ 165	\$ 187	\$ 308	\$ 445	\$ 490	\$ 616	\$ 693
\$ 4,501 - \$ 5,000	\$ 184	\$ 209	\$ 346	\$ 476	\$ 524	\$ 697	\$ 765
\$ 5,001 - \$ 5,500	\$ 211	\$ 247	\$ 380	\$ 507	\$ 560	\$ 821	\$ 894
\$ 5,501 - \$ 6,000	\$ 239	\$ 284	\$ 414	\$ 538	\$ 590	\$ 850	\$ 925
\$ 6,001 - \$ 6,500	\$ 260	\$ 311	\$ 451	\$ 573	\$ 637	\$ 905	\$ 985
\$ 6,501 - \$ 7,000	\$ 281	\$ 337	\$ 489	\$ 618	\$ 684	\$ 964	\$ 1,057
\$ 7,001 - \$ 8,000	\$ 309	\$ 368	\$ 551	\$ 705	\$ 878	\$ 1,171	\$ 1,274
\$ 8,001 - \$ 9,000	\$ 347	\$ 399	\$ 614	\$ 798	\$ 995	\$ 1,336	\$ 1,454
\$ 9,001 - \$ 10,000	\$ 384	\$ 429	\$ 675	\$ 880	\$ 1,118	\$ 1,498	\$ 1,629
\$ 10,001 - \$ 11,000	\$ 441	\$ 496	\$ 764	\$ 978	\$ 1,236	\$ 1,656	\$ 1,800
\$ 11,001 - \$ 12,000	\$ 498	\$ 562	\$ 840	\$ 1,090	\$ 1,352	\$ 1,812	\$ 1,972
\$ 12,001 - \$ 13,000	\$ 555	\$ 630	\$ 910	\$ 1,199	\$ 1,470	\$ 1,970	\$ 2,154
\$ 13,001 - \$ 14,000	\$ 615	\$ 698	\$ 992	\$ 1,307	\$ 1,597	\$ 2,127	\$ 2,349
\$ 14,001 - \$ 15,000	\$ 676	\$ 769	\$ 1,074	\$ 1,415	\$ 1,756	\$ 2,285	\$ 2,543

This is a brief description of the insurance benefits provided under policy series T30337NUFIC-TG. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company, NAIC #19445 with its principal place of business at 70 Pine Street, New York, NY, 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. All coverages may not be available in all states.

STEP #2 PLAN COST CALCULATION

	Trip Cost	Plan Cost
INSURED #1		
		+
INSURED #2		
		+
INSURED #3		
		+
INSURED #4		
		+
		\$7
		Policy Fee
		GRAND TOTAL

STEP #3 PAYMENT INFORMATION (CREDIT CARD ONLY)

American Express® MasterCard®

VISA® Discover/Novus®

Expires /

Name of Cardholder _____

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. The coverage goes into effect after the plan cost is paid, at 12:01 a.m. on the day after the postmark, telephone purchase, fax transmission date, or online purchase confirmation date. The Insurer reserves the right to reject any Enrollment Form. I understand there is no coverage for loss due to pre-existing medical conditions, unless this insurance is purchased within the required time frame to waive this exclusion. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void. I also understand that any changes to this Enrollment Form do not change the coverage of the policy. I have read, understand, and agree to the terms and conditions of the Insurance as detailed in the Description of Coverage.

Signature _____ Date _____

To Purchase:

Complete and mail in this application form to: OmniTours, 111 Pfingsten Road, Deerfield, IL 60015. Questions Contact: OmniTours at (877) 787-Omni (6664)

DETAILS OF COVERAGES

(Restrictions apply)

Travel Insurance Coverage

- Trip Cancellation**Up to 100% of Trip Cost (max. \$100,000)
Trip InterruptionUp to 150% of Trip Cost (max. \$100,000)*
 Reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your Trip due to Unforeseen:
- Sickness, injury, or death of you, your Family Member, Traveling Companion, or Business Partner. Cancellation due to an injury or Sickness of a Family Member must be because their condition is life-threatening, or because the Family Member requires your or a Traveling Companion's care;
 - Sickness, injury, hospitalization or death of the Insured's Host at Destination. A Physician must certify the injury or Sickness.
 - Financial default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 15 days of initial trip payment; and (2) the Financial Default occurs more than 14 days after your coverage effective date;
 - The Insured or Travel Companion is involuntarily terminated or laid off, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons;
 - You or your Traveling companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer;
 - You or your Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event;
 - Your or your Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.
 - Inclement weather causing delay or cancellation of travel;
 - Strike resulting in the complete cessation of travel services at the point of departure or Destination;
 - Your Primary Residence or Destination being made uninhabitable by vandalism, burglary, or Natural Disaster;
 - You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
 - You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;
 - You or your traveling companion being the victim of a Felonious Assault within 10 days prior to his/her Trip departure date;
 - A Terrorist Incident in a city listed on your itinerary within 30 days of your scheduled arrival;
 - Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a loss of 50% of the Insured's Trip length.

Trip Interruption — Return Air Only\$750*
 Reimburses the additional airline transportation expenses up to the Maximum Benefit shown on the Schedule of Benefits incurred by you to reach the return destination for Trip Interruptions due to one of the Unforeseen events listed above. However, the benefit payable above will not exceed the cost of economy airfare (or same class of your original tickets) by the most direct route, less any refunds paid or payable.

Trip Delay..... \$750
 Reimburses up to \$150 a day to the Maximum Benefit shown on the Schedule of Benefits for Reasonable, Additional Expenses for meals, accommodations, taxi fares, and essential phone calls, if your Trip is delayed for more than 5 hours due to covered reasons.

Missed Connection:\$250
 Reimburses this benefit up to the Maximum Benefit shown on the Schedule of Benefits if Inclement Weather or Common Carrier causes cancellation or a delay of regularly scheduled airline flights for three or more hours to your point of departure.

*Coverage for Trip Interruption and Trip Interruption-Return Air Only cannot be combined.

Baggage Insurance Coverage

Baggage & Personal Effects Loss Benefit:\$1,000
 Can reimburse you if your Baggage is lost, stolen, or damaged while on your Trip, subject to the Maximum Benefit. This coverage is in excess of any other coverage or indemnity.

Baggage Delay Benefit:\$300
 If your Baggage is delayed more than 12 hours, you can be reimbursed for the purchase of Necessary Personal Effects, subject to the Maximum Benefit.

Emergency Medical & Other Insurance Coverage

Medical Expense Benefit:.....\$25,000 (max. dental \$300)
 Pays this benefit, up to the Maximum Benefit shown on the Schedule of Benefits. Pays for necessary medical expenses incurred while on a Trip.

Emergency Evacuation and Repatriation of Remains:.....\$500,000
 Covers evacuation and transportation as directed by a Physician to the nearest adequate medical facility (home in the event of death or if medically required). Pays for special medical escort if recommended in writing by the attending Physician.

Accidental Death & Dismemberment:.....\$10,000
 Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

Extra Coverage

When the Gold travel insurance is purchased within 15 days* of making the initial trip payment, you also receive:

- Coverage against cruise line, airline, or tour operator default. (Financial default is not covered for all suppliers. Please visit our website for details.)
- Coverage if pre-existing medical conditions force you to cancel or interrupt a Trip. Applies to the first \$30,000 of Trip cost per person. (Limitations apply.)
- Missed Connection Benefit increases to \$500.
- \$50,000 Flight Guard® (This coverage is added to any Additional Flight Guard that is purchased.)

*Day one is the date the initial payment is received.

Travel Assistant Services*

**TRAVEL GUARD
Exclusive**

- **LiveTravel®** — 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **Pre-trip travel advice** — access to passport, visa, and vaccine requirements, travel safety and health advisories, embassy contacts, weather, and currency information.
- **Emergency medical assistance** — locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** — to family, friends, and business associates.
- **Cash advance** — for general travel and medical emergencies.
- **Replacing lost travel documents** — such as tickets, passport, or visa.
- **Telephone interpretation** — for medical or legal emergencies.
- **Bag Trak®** — Luggage tracing service.
- **Medical Evacuation** — arranges for transportation and a special medical escort if the covered person needs to be transported to a different hospital, treatment facility, or back home.
- **Emergency Medical Payments** — assistance in arranging the advancement of funds to cover on-site medical expenses.

Concierge Services*

- **Restaurant referrals/reservations** — Worldwide dining referrals and reservations made on the covered person's behalf; based on availability.
- **Ground transportation** — Coordinating car or limo arrangements throughout the covered person's trip, including transportation to and from airport, hotel, meetings, and more.
- **Event ticketing** — Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** — Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** — Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

Identity Theft*

Not available to residents of New York state.

- Assist identity theft victim by ordering and reviewing credit bureau records on their behalf.
- Investigate financial accounts where identity theft is suspected.
- Interact with law enforcement to pursue prosecution of criminals.
- Review account activity to identify any suspicious activities.
- Review and resolve victim's issues.

Business Assistant*

- Emergency dictation and business correspondence assistance
- Business Service Referral (quick printers, internet providers, overnight delivery services)
- Conference call scheduling, delivery of time-sensitive documents
- Cell phone, PDA, and Wireless Accessory Replacement Assistance

*Non-insurance services are provided by Travel Guard.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

The Insurer will not pay for any Loss or expense incurred as the result of an injury, Sickness, or other condition of you, a Traveling Companion, Business Partner, or Family Member which, within the 180-day period immediately preceding and including your coverage effective date: first manifested itself or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; or, for which care or treatment was given or recommended by a Physician; or required the taking of prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the prescription drugs or medicines.
Pre-Existing Medical Condition Exclusion Waiver: 1. You purchase the plan within 15 days of making your initial trip payment; 2. The amount of Trip Cancellation coverage purchased must equal the full cost of all prepaid non-refundable Trip arrangements. The cost of any subsequent arrangement(s) added to the same Trip must be insured within 15 days of the date of payment or deposit for any subsequent Trip arrangement(s). Failure to do so may affect the pre-existing medical condition waiver; 3. You must be medically able to travel when you pay your plan cost. 4. Applies to the first \$30,000 of Trip cost per person.