

May 21, 2011
Iceland Volcano Eruption

For policies underwritten by United States Fire Insurance Company:

If your plan was purchased May 20, 2011 or prior and your travel is affected by the volcanic eruption in Iceland, the following provides a brief summary of the coverage provided by your plan. All benefits are subject to the maximum limits listed in the schedule of coverages. Please refer to the certificate of coverage for full details regarding the plan's benefits, limitations, and exclusions.

- **Trip Cancellation/Trip Interruption** – The plan provides a benefit in the event a trip is canceled or you must interrupt your trip because your common carrier ceases operations for at least 12 consecutive hours due to inclement weather, or your trip destination is made uninhabitable due to a natural disaster.

Benefits for Trip Cancellation may include reimbursement of the non-refundable trip costs insured under the policy. Trip Interruption benefits may include reimbursement of the unused portion of the land or water arrangements plus additional transportation expenses incurred either to join, catch up to, or return from the trip.

- **Missed Connection** – The plan provides a benefit in the event your arrival on your trip is delayed 3 hours or more due to a delay of your common carrier or due to a natural disaster.

Benefits may include reimbursement of the unused portion of your land or water arrangements and additional transportation costs to join your trip.

- **Travel Delay** – The plan provides reimbursement for reasonable accommodations, meal, and local transportation if during your trip your travel is delayed for 12 hours or more due to a delay of your common carrier or due to natural disaster.
- **Medical and Medical Evacuation** – If you are traveling in Iceland and have been injured, please contact the assistance company, One Call, for assistance by calling collect to 1-603-894-4710. The plan provides reimbursement on an excess basis for medical expenses incurred due to injury. It also provides evacuation to the nearest adequate medical facility for treatment and medically appropriate transportation home. For travelers in Iceland with an effective date on or after May 20, 2011 medical and medical evacuation benefits may still be available if your sickness or injury occurred after the date your coverage became effective.