

\$2,000

Common Carrier Trip Cancellation / Trip Interruption

Provided to

Eligible Silver Lining Rewards Cardholders

at no extra cost by

Silver State Schools Credit Union

Policy #9907-65-60

DESCRIPTION OF COVERAGE

THE PLAN:

As a Silver State Schools Credit Union Cardholder, you your spouse, or domestic partner and your dependent children will be automatically insured with Common Carrier Trip Cancellation / Interruption.

ELIGIBILITY:

This insurance plan is provided to Silver State Schools Credit Union Visa Signature Cash Rewards (BIN 408919), Visa Signature Points Rewards (BIN 408920), Visa Traditional No Rewards (BIN 408921), Visa Traditional Cash Rewards (BIN 408922), Visa Traditional Points Rewards (BIN 408923) cardholders, automatically when the entire cost of the passenger fare(s) are charged to the eligible Card account while the insurance is effective. It is not necessary for you to notify Silver State Schools Credit Union, the administrator or the Company when tickets are purchased.

THE COST:

This insurance plan is provided at no additional cost to eligible Silver State Schools Credit Union cardholders. Silver State Schools Credit Union pays the full cost of the insurance.

THE BENEFITS:

The following benefits apply to this policy: Common Carrier Trip Cancellation / Interruption. In the event of the Insured Person's Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Benefit Amount. In no event will We pay more than either:

- 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or
- 2) the Trip Cancellation /Interruption Benefit Amount.

The Insured Person will relinquish to us any unused vouchers, tickets, coupons or travel privileges for which we have reimbursed the Insured Person. In no event will we pay more than the Maximum Benefit Amount of \$4,000 in any twelve (12) consecutive month period regardless of the number of Trip Cancellation /Interruption claims made in that twelve (12) month period. The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person ; or default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. This benefit does not apply to loss caused by or resulting from:

- 1) a Pre-Existing Condition; or
- 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba driving; or
- 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy; or
- 4) the Insured or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or
- 5) the Insured or an Immediate Family Member:
 - a) traveling against the advice of a Physician; or
 - b) traveling while on a waiting list for specified medical treatment; or
 - c) traveling for the purpose of obtaining medical treatment; or
 - d) traveling in the third trimester (seventh month or after) of pregnancy.

“Benefit Amount” means the loss amount at the time the entire cost of the passenger fare is charged to an eligible card account. The loss must occur within one year of the purchase effecting this insurance. The Company will pay the single largest applicable Benefit Amount.

DEFINITIONS:

Common Carrier means any motorized land, water or air Conveyance, operated by an organization other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. Common Carrier does not include helicopters, travel on cruise ships that extends beyond forty-eight (48) hours, sight seeing tours or any Conveyance used for recreational activities.

Common Carrier Covered Trip means travel on a Common Carrier when the full fare for such transportation less any redeemable frequent flyer miles, coupons or certificates has been charged to the Insured Person’s Account issued by the Policyholder. If frequent flyer miles, coupons or certificates are redeemed a charge of at least \$1.00 or the full amount due for the trip, whichever is greater, must be charged to the Account for travel to be considered a Common Carrier Covered Trip.

Courtesy Transportation means transportation provided without a specific charge by a rental car agency, airport or hotel which transports the Insured Person from the airport or station to the rental car agency or hotel, or from the rental car agency or hotel to the airport or station.

Covered Loss means: Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person, or an Immediate Family Member of the Insured Person.

Dependent Child means the Primary Insured Person’s unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Primary Insured Person. The Dependent Child must be primarily dependent upon such Primary Insured Person for maintenance and support, and must be:

- 1) under the age of nineteen (19);
- 2) under the age of twenty-five (25) if enrolled as a full-time student at an Institution of Higher Learning; or
- 3) classified as an Incapacitated Dependent Child.

Domestic Partner means a person designated by the Primary Insured Person who is registered as a Domestic Partner or legal equivalent under laws of the governing jurisdiction or who:

- 1) is at least 18 years of age and competent to enter into a contract;
- 2) is not related to the Primary Insured Person by blood;
- 3) has exclusively lived with the Primary Insured Person for at least twelve (12) consecutive months prior to the date of enrollment;
- 4) is not legally married or separated; and
- 5) as of the date of enrollment, has with the Primary Insured Person at least two (2) of the following financial arrangements:

- a) a joint mortgage or lease;
- b) a joint bank account;
- c) joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease; or
- d) a joint credit card account with a financial institution. Neither the Primary Insured Person nor the Domestic Partner can be married to, nor in a civil union with, anyone else. Immediate.

Family Member means the Insured Person's:

- 1) Spouse or Domestic Partner;
- 2) children including adopted children or stepchildren;
- 3) legal guardians or wards;
- 4) siblings or siblings-in-law;
- 5) parents or parents-in-law;
- 6) grandparents or grandchildren;
- 7) aunts or uncles;
- 8) nieces and nephews. Immediate Family Member also means a Spouse's or Domestic Partner's children, including adopted children or stepchildren; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces or nephews.

Non-Refundable means money paid by the Insured Person or the Insured Person's Spouse or Domestic Partner, if covered under the policy, for a Covered Trip:

- 1) which will be forfeited under the terms of the agreement made with the Common Carrier for unused travel arrangements; and
- 2) for which the Travel Agency or Travel Supplier will not provide any other form of compensation.

Pre-Existing Condition means illness, disease or accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to a Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip.

Trip Interruption means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip.

EXCLUSIONS:

This insurance does not cover loss resulting from: fraud; the commission or attempted commission of any illegal act; declared or undeclared war. This insurance does not apply to any accident when the United States of America has imposed any trade or economic sanctions prohibiting insurance of any accident or when there is any other legal prohibition against providing insurance for any accident.

CLAIM NOTICE:

Written claim notice must be given to us within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS:

When we receive notice of a claim, we will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send us a written description of the loss.

CLAIM PROOF OF LOSS:

For claims involving disability, complete proof of loss must be given to us within 30 days after commencement

of the period for which we are liable. Subsequent written proof of the continuance of such disability must be given to us at intervals we may reasonably require. For all other claims, complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will no invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

CLAIM PAYMENT:

For benefits payable involving disability, we will pay you the applicable benefit amount no less frequently than monthly during the period for which we are liable, subject to our receipt of complete proof of loss. For all other benefits, we will pay you or your beneficiary the applicable benefit amount within 60 days after we receive complete proof of loss and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE:

Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meets the eligibility criteria as the Insured Person or the date on which we pay out 100% of the principal sum.

EFFECTIVE DATE:

Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meet the eligibility criteria as the Insured Person.

As a handy 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 a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained In the Master Policy, which can be obtained from the Policyholder: Silver State Schools Credit Union.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Claim Administrator.

Claim Administrator
Crawford & Company
PO Box 4090
Atlanta, GA 30302
855-830-3719

Plan Underwritten By Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615

