

Important Note About Travel Insurance

We at *Myths and Mountains* are devoted to providing you with the best travel experience possible, and when it comes to protecting you and your travel investment we do not want to make any compromises.

Travel involves certain inherent risks. Your pre-paid travel arrangements could be up to 100% nonrefundable if you must cancel for a reason beyond your control. There could be travel medical expenses or even a more costly emergency medical evacuation. You might incur additional travel and travel delay expenses if your trip is interrupted en route. Also, who would you call for help if you needed emergency assistance while you are traveling outside the US?

The solution to protect against these risks lies with the **Arch Insurance Solutions - Platinum Plan**, a comprehensive travel insurance program designed for *Myths and Mountains'* travelers and one we strongly recommend all our travelers purchase. A benefit overview, a coverage summary and enrollment instructions for this **Platinum Plan** are included for you to examine and consider as you make your trip preparations.

Here are some of **Arch Insurance Solutions - Platinum Plan** features:

- **Pre-Existing Condition Exclusion Waiver** (*Included only if you enroll within 21 days of paying your deposit!*) Waives the 60-day Pre-Existing Medical Condition exclusion, provided you are not disabled from traveling when premium is paid.
- **Cancel For Any Reason Coverage** (*Included only if an additional premium is paid within 21 days of your deposit!*) Provides trip cancellation benefits up to 75% of your nonrefundable loss if you decide to cancel for any reason, provided you cancel at least 48 hours prior to departure.
- **24-hour Medical Assistance Protection** Provides you with \$100,000 of medical and \$1,000,000 of emergency evacuation coverage and a worldwide emergency assistance number to call wherever you travel.

TWO EASY ENROLLMENT OPTIONS

1. Enroll **online** at <http://mythsandmountains.archinsurancesolutions.com>
2. Enroll by **phone** at **877-722-1959** (8:30 AM – 9:00 PM, ET) to speak with an *Arch Insurance Solutions* customer service professional. Be sure to mention *Myths and Mountains, Inc.* and the **Platinum Plan** to secure the rate and benefits included in this program. *Note: Once enrolled, you will receive confirmation of your insurance purchase by email directly from Arch Insurance Solutions.*

DO NOT DELAY - YOUR ENROLLMENT IS TIME SENSITIVE

Enrolling within 21 days of making your trip's initial deposit waives the policy's pre-existing condition exclusion and makes you eligible for the Cancel for Any Reason Benefit (if purchased).

Additional Questions?

If you have additional questions about the coverage or on enrolling, call **Arch Insurance Solutions** at **877-722-1959** (8:30 AM – 9:00 PM, ET) or **email** to preferred@archinsurancesolutions.com

Be sure to mention that *Myths and Mountains, Inc.* is your tour operator for your adventure and that you are inquiring specifically about the **Arch Insurance Solutions™ Platinum Plan**.

Note: All insurance products are offered and underwritten by Arch Insurance Company. The Policy contains limitations and exclusions not indicated herein. Please review the Description of Coverage for more details.





To All Myths and Mountains Travelers: You can expect to receive the highest quality customer service from Arch Insurance Solutions. Our representatives will provide thorough answers to questions and helpful explanations of insurance benefits. Additionally, you will find our claims process easy and efficient...often having a claim decision and/or payment in as little as two weeks.

Platinum Plan - An Overview

Benefit	Benefit Limit (Per Person)
Trip Cancellation	100% of Trip Cost
Trip Interruption	125% of Trip Cost
Trip Delay (12 hours or more)	\$1,000 (\$200/day)
Missed Connection (3 hours or more)	\$500
Baggage Delay (24 hours or more)	\$100
Baggage / Personal Effects	\$1,000
Emergency Accident and Sickness Medical Expense	\$100,000
Emergency Evacuation and Repatriation of Remains	\$1,000,000
Accidental Death - 24 Hours	\$25,000
Assistance Services	Included - Provided by On Call International 1-866-443-6971 or worldwide collect: 1-443-279-7335
Pre-Existing Conditions	60 Day look-back from time of purchase Waived if purchased within 21 days of Trip Deposit
Primary Medical Provision	Coverage is primary during the trip
Maximum Trip Cost	\$25,000
Optional Cancel for Any Reason (50% additional premium)	75% of non-refundable Trip Cost. Must be purchased within 21 days of initial trip deposit. Benefit is payable for all reasons up to 48 hours prior to departure

If you have any questions or to enroll call: **1-877-722-1959** (8:30 AM to 9 PM, ET)
Or Go To: <http://mythsandmountains.archinsurancesolutions.com>

Summary of Coverage



A Short Term Travel Insurance Program Providing Protection for You and Your Travel Investment



Insurance Products Offered & Underwritten by
Arch Insurance Company
Plan Administered by
Arch Insurance Solutions

This is only a brief description of the coverage available under Policy Series LTP 2007. The full Policy contains additional terms, limitations and exclusions not indicated herein. To review all the Policy details call Arch Insurance Solutions toll free at 1-877-722-1959 or enter: <http://www.archinsurancesolutions.com/clients/tip/docs.aspx>

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AIS-PLATINUM (Rev: 12-14)

<u>Coverages</u> (Per Person)	<u>Maximum Limit</u> (Per Person)
Trip Protection	
Trip Cancellation.....	Trip Cost*
Trip Interruption	125% of Trip Cost
Trip Delay (12 Hours).....	\$1,000 (\$200/day)
Missed Connection (3 Hours).....	\$500
Medical Protection	
Emergency Accident and Sickness Medical Expense.....	\$100,000
Dental Expense	\$500
Emergency Evacuation, Repatriation of Remains	\$1,000,000
Baggage Protection	
Baggage and Personal Effects.....	\$1,000
Per Article Limit	\$250
Combined Articles Limit	\$500
Baggage Delay (24 Hours).....	\$100
Travel Accident Protection	
Accidental Death and Dismemberment.....	\$25,000
Optional Coverage – Cancel For Any Reason**	
Pre-Departure Cancellation.....	Up to 75% of Non-Refundable Trip Cost

* Pays up to the cost You paid for Your Trip or the Maximum Coverage Limit purchased, whichever is less.

** Applicable only if appropriate additional premium has been paid within 21 Days of Trip Deposit and You cover the full Trip Cost.

Important Note: You are only eligible for the insurance provided in the Policy if You have enrolled for coverage and paid the appropriate premium, provided You have not already departed on Your Trip.

Worldwide Assistance Services are included in this Plan by an independent Assistance Company to provide: medical evacuation arrangements; referral to local foreign medical facilities and physicians; emergency medical payments; language interpretation; document replacement; emergency cash transfers; concierge services; legal assistance and more.

California Residents: This policy contains disability or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provide you with these benefits. You should review your existing policies. If you have any questions about your coverage, call your insurer.

Platinum Plan - Summary of Coverages

TRIP CANCELLATION

If You must cancel Your Trip due to an **Unforeseen Event** listed below, the Company will pay the following:

- a) Non-refundable payments or deposits that You paid for Your Trip; or
- b) Additional cost incurred for the Trip to change the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Trip delayed, cancelled or interrupted due to an **Unforeseen Event** and You continue the Trip.

TRIP INTERRUPTION

If You are unable to continue Your Trip after departure due to an **Unforeseen Event** listed below, the Company will pay:

- a) Unused and non-refundable Land/Sea Arrangements prepaid to the Travel Supplier(s); and
- b) Airfare from the point where You interrupted the Trip to rejoin the Trip; or
- c) Airfare from the point where You interrupted the Trip to the return destination of the Trip, as specified in the original travel documents.

Unforeseen Events

The Trip Cancellation and Trip Interruption Coverages listed above will pay in the event one of the following occurs:

1. Sickness, Accidental Injury or death of You, or Your Traveling Companion, or Family Member or Business Partner of You or Your Traveling Companion. An attending Physician must advise cancellation or interruption of the Trip at the time of cancellation or interruption.
2. You or Your Traveling Companion being hijacked, quarantined; required to serve on a jury; subpoenaed, required to appear as a witness in a legal action provided You or a Traveling Companion are not a party to the legal action or appearing as a law enforcement officer; the victim of felonious assault within 10 days of departure; Your principal place of residence is made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
3. You or Your Traveling Companion are directly involved in a traffic accident substantiated by a police report while en route to a departure.
4. A transfer of employment which requires a principal residence of You or Your Travel Companion to be relocated by an employer who employed You or Your Traveling Companion on the Coverage Effective Date.

(Continued on Reverse)

5. A politically motivated Terrorist Attack occurs in a City on Your itinerary within 30 days of Your departure and after the Effective Date of Your Trip Cancellation coverage.
6. A call to emergency duty for a Natural Disaster or a leave is revoked or reassigned, if You or Your Traveling Companion or Family Member are military personnel.
7. Strike that causes complete cessation of services for at least 24 consecutive hours.
8. Weather which causes complete cessation of services and prevents You from reaching Your destination.
9. Bankruptcy or Default of Your Travel Supplier which occurs more than 21 days following Your Effective Date, except for the Bankruptcy or Default of the travel agent or Travel Supplier that offered You the Policy or sold You Your Land/Sea Arrangements. If alternate transportation is available to get you to your original destination, airfare losses are limited to the change fee. You must purchase Your Policy within 21 days of Your initial Trip deposit.
10. A lay off or termination from employment of You or Your Traveling Companion provided there has been 2 years of continuous employment at the same employer.
11. A documented theft of passports or visas.

TRIP DELAY

The Company will reimburse You for additional transportation expenses, meals and accommodations, limited to \$200 per day, if You are delayed en route to or from the Trip for 12 or more hours due to: **a) any delay** of a Common Carrier (including Inclement Weather); **b) a traffic accident** en route to a departure; and **c) lost or stolen travel documents or money; quarantine; hijacking; unannounced Strike; or Natural Disaster.**

MISSED CONNECTION

If You miss a Cruise or Trip departure by 3 or more hours caused by any cancellation or delay of Your scheduled airline flights, You will be paid additional transportation expenses for You to rejoin the departed Cruise or Trip, plus reasonable accommodation and meal expenses and non-refundable unused portions of the Cruise or Trip.

EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE

Covers Emergency Medical Expenses which are incurred while on Your Trip, caused by an Accidental Injury which occurs while on Your Trip or a Sickness first manifesting during the Trip.

DENTAL EXPENSE

The Company will pay up to \$500 for emergency dental treatment caused by Accidental Injury to sound natural teeth during the Trip.

EMERGENCY MEDICAL EVACUATION AND REPATRIATION OF REMAINS

The Company will pay the following evacuation benefits:

- a) Transportation to the nearest appropriate local medical facility, if required, and once the condition is stabilized;
- b) Medically supervised evacuation to Your home;
- c) Expenses for a medical escort if necessary; and
- d) Other related evacuation medical services and supplies.

Repatriation of Remains – The Company will pay for return of remains to Your primary residence if You die during the Trip.

Important Note: All expenses and services incurred under this coverage must be pre-approved by the designated Assistance Company in conjunction with an attending physician.

BAGGAGE AND PERSONAL EFFECTS

The Company will reimburse You for unavoidable Loss, theft or damage to Baggage and personal effects that accompany You during the Trip, subject to a per article limit and a combined maximum limit for jewelry, sporting equipment, electronics, etc.

BAGGAGE DELAY (Outward Journey Only)

The Company will reimburse You for the expense of necessary personal effects, if Your Checked Baggage is delayed or misdirected by a Common Carrier more than 24 hours on a Trip, except for travel to final destination or place of residence.

ACCIDENTAL DEATH AND DISMEMBERMENT

The Company will pay 100% of the maximum shown on Your Confirmation of Benefits for loss of life or a specified percentage of the maximum for loss of sight or limb, as a result of an Accidental Injury occurring during the Trip. The Loss must occur within 1 year after the date of the Accident.

OPTIONAL CANCEL FOR ANY REASON

If You purchase this Option for the full Trip Cost within 21 days of the initial Trip Deposit and cancel Your Trip more than 48 hours prior to Trip departure for any other reason not listed as an Unforeseen Event, the Company will pay up to 75% of Your non-refundable pre-paid travel expenses.

General Exclusions and Limitations

The Policy does not cover Loss caused by or resulting from:

1. **Pre-Existing Conditions** which mean any Injury, Sickness or condition of You, a Traveling Companion or Your and/or Your Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Conditions are not considered pre-existing if prescription medication controls the condition and it remains controlled without any change in the prescription.

Pre-Existing Conditions Exclusion is Waived:

a) if the coverage is purchased within 21 days of the initial Trip deposit; b) the booking for the Trip is the first and only one for this travel period and destination; c) You are not disabled from travel at time of premium payment; and d) You purchase coverage for the full non-refundable Trip Cost.

2. Suicide or attempt thereat, or any intentionally self-inflicted Injury;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training;
5. Participating as a Pilot or crew of any aircraft;
6. Mental or emotional disorders, unless hospitalized;
7. Participation as a professional in athletics;
8. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
9. Commission or the attempt to commit a criminal act by You, Traveling Companion or Family Member;
10. Injury sustained while taking part in mountaineering where ropes and guides are normally used; hang gliding, parachuting, bungee jumping, snowmobiling, jet skiing, scuba diving involving underwater breathing apparatus, unless PADI or NAUI certified, water skiing, snow skiing, spelunking, parasailing, snowboarding, extreme skiing, bodily contact sports, skydiving, any race/speed contest;
11. Dental treatment except as a result of Accidental Injury to sound natural teeth;
12. Pregnancy and childbirth, except Complications thereof;
13. Travel for the purpose of securing medical treatment.

The following exclusions apply to Baggage/Personal Effects and Baggage Delay:

The Policy does not cover any Loss or damage to:

14. Eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges; hearing aids; or prosthetic limbs;
15. Money; stamps; securities; documents; tickets or keys;
16. Automobiles and their equipment; motorcycles; bicycles (except if checked as Baggage with a Common Carrier); boats; trailers; motors; or other vehicles & conveyances;
17. Animals.

The Policy does not cover Loss or damage resulting from:

18. Wear and tear or gradual deterioration; insects or vermin; inherent vice; damage while the article is being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; or, property shipped as freight or shipped prior to Scheduled Departure.