



Catlin Insurance Company Incorporated
2800 Post Oak Blvd., Suite 4050, Houston, TX 77056
A Stock Insurance Company

BLANKET ACCIDENT POLICY
(Students & Teachers)

POLICYHOLDER: Grambling University;

POLICY NUMBER: BAH-4001984-0814;

POLICY EFFECTIVE DATE: August 15, 2014;

POLICY TERM: August 15, 2014 – August 14, 2015;

STATE OF DELIVERY: Louisiana;

The Policy takes effect at 12:01 A.M. on the Policy Effective Date shown above. It will remain in effect for the duration of the Policy Term shown above if the premium is paid according to the agreed terms. The Policy terminates at 12:00 A.M., on the last day of the Policy Term unless the Policyholder and We agree to continue coverage under the Policy for an additional Policy Term. If coverage is continued for an additional Policy Term and the required premiums are paid on or before the Premium Due Date, We will issue a rider to identify the new Policy Term.

The Policy is governed by the laws of the state in which it is delivered.

The President and Secretary of Catlin Insurance Company, Inc witness this Plan.

A handwritten signature in dark ink, appearing to read "A. McRae", written over a horizontal line.

President

A handwritten signature in dark ink, appearing to read "J. C.", written over a horizontal line.

Secretary

**LIMITED BENEFITS: THE POLICY PAYS BENEFITS FOR SPECIFIC LOSSES
DURING THE HAZARDS SHOWN IN THE SCHEDULE OF BENEFITS ONLY.
PLEASE READ THE POLICY CAREFULLY.**



BLANKET ACCIDENT POLICY

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SCHEDULE OF SUBSCRIBERS / AFFILIATES / SUBSIDIARIES

The following subscriber/ affiliates/ subsidiaries are covered under this Policy on the effective dates listed below. A newly-acquired subscriber may be covered under this Policy on the date it is acquired as long as the Policyholder notifies Us within 90 days of its acquisition and pays the required premium. If We are not notified within the required time period, the subscriber/ affiliates/ subsidiaries will be covered on the date We agree in writing to provide coverage and receive the required premium.

<u>NAME</u>	<u>LOCATION</u>	<u>EFFECTIVE DATE</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

SECTION 1: SCHEDULE OF BENEFITS

POLICYHOLDER: Grambling University;

ADDRESS: 403 Main Street
Grambling, LA 71245;

POLICY NUMBER: BAH-4001984-0814;

POLICY EFFECTIVE DATE: August 15, 2014;

POLICY TERM: August 15, 2014 – August 14, 2015;

PREMIUM DUE DATE: Monthly in arrears;

CLASSES OF ELIGIBLE PERSONS:

A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class. Also, a person may not be insured as a Dependent and an Insured at the same time.

Class 1: All students and scholars of the Policyholder excluding OPT

Class 2: All Spouses of a Class 1 Insured

Class 3: All Children of a Class 1 Insured

HAZARDS INSURED AGAINST:

Travel Coverage (24 Hour Coverage);

DESCRIPTION OF BENEFITS

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Principal Sum: \$25,000;

Time Period for Loss from date of Accident: 365 days;

Covered Losses: See Benefit;

BROKEN BONES BENEFIT

Maximum Benefit: \$2,500;

BURN BENEFIT

Maximum Benefit: \$2,500;

CHAPERONE REPLACEMENT BENEFIT

Maximum Benefit: \$2,500;

COMA BENEFIT

Maximum Benefit: 1% of Principal Sum;

EMERGENCY MEDICAL EVACUATION REPATRIATION BENEFIT

Maximum Benefit: Actual Cost;

Deductible: \$0;

EMERGENCY REUNION BENEFIT

Maximum Benefit: \$2,500;

FAMILY REUNION BENEFIT

Maximum Benefit: \$2,000;

HOME COUNTRY EXTENSION BENEFIT

Maximum Benefit: \$500;

Deductible: \$0;

Co-insurance Rate: 100%;

LOST BAGGAGE BENEFIT

Maximum Benefit: \$500;

Deductible: \$0;

OUT OF COUNTRY MEDICAL EXPENSE BENEFITS

Maximum Benefit: \$500,000;

Deductible: \$25, waived for treatment provided by the student health center;

Deductible must be incurred within: 90 days;

Co-insurance Rate: 80% of all Covered Expenses for the first \$5,000, 100% thereafter;

Co-Pay: RX: \$25 for generic, \$50 for all other

Emergency Room: \$70

Maximum Benefit Period: length of Trip from the date of the Covered Accident or Sickness or 1 year whichever is less from the date of the Covered Accident or Sickness;

Maximum for Pre-existing Conditions: \$1,000;

Maximum for Dental Treatment (injury only): \$250 per tooth;

Maximum for treatment in an Emergency Room: \$10,000 (not applicable if admitted to hospital);

PERSONAL PROPERTY AND FINANCIAL INSTRUMENT REIMBURSEMENT BENEFIT

Personal Property Maximum Benefit: \$2,500;

Financial Instrument Maximum Benefit: \$1,000;

Deductible per Occurrence: \$250;

Maximum Benefit for Any One or Set of Articles: \$2,000;

Maximum Benefit for Cash: \$500;

REPATRIATION OF REMAINS BENEFIT

Maximum Benefit: Actual Cost;

Deductible: \$0;

TRIP INTERRUPTION BENEFIT

Maximum Benefit: \$2,500;

REPORTING AND NOTICE ADDRESSES:**Claim Reporting:**

Administrative Concepts, Inc.
994 Old Eagle School Road, Suite 1005
Wayne PA 19087-1802;

Phone:

888-293-9229;

INITIAL PREMIUM RATES:

\$50.00 per Student age 29 and under, per month
\$75.00 per Student age 30 and older, per month
\$250.00 per Student and Spouse, per month
\$250.00 per Student and Child(ren), per month
\$360.00 per Family, per month;

SECTION 2: DEFINITIONS

Please note, certain words used in this document have specific meanings. These terms will be capitalized throughout the document. The definition of any word, if not defined in the text where it is used, may be found either in this Definitions section or in the Schedule of Benefits.

Accident means a: sudden; unexpected; and unintended event.

Beneficiary, in the case of death of the Covered Person, means a person named by the Covered Person to receive benefits provided by this Policy.

Benefit means cash payable or services offered to the Covered Person or the Beneficiary as detailed in the Schedule of Benefits, limited by the terms and provisions of this Policy.

Certificate is the evidence of the Covered Person's coverage under this Policy. Coverage is subject to the Policy provisions. The Certificate is not the Policy.

Coverage means the specific types of losses covered by this Policy.

Covered Accident means an Accident that: occurs while coverage is in force for a Covered Person; and results in a Covered Loss or Injury covered by the Policy for which benefits are payable.

Covered Activity means any activity: that the Policyholder requires the Covered Person to attend; or that is under its supervision and control listed in the Schedule of Benefits and insured under the Policy.

Covered Expenses; Expenses means expenses actually incurred by or on behalf of a Covered Person for: treatment; services; and supplies covered by the Policy. Coverage under the Policyholder's Policy must remain continuously in force from the date of the Accident or Sickness until the date: treatment; services; or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such: treatment; service; or supply, that gave rise to the expense or the charge, was rendered or obtained.

Covered Injury means any bodily harm that results directly and independently of all other causes from a Covered Accident.

Covered Loss(es) means an: accidental death; dismemberment; or other Injury covered under the Policy.

Covered Person means any Insured and Dependent for whom the required premium is paid.

Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a per Accident or Sickness basis before Out of Country Medical Expense Benefits and/or other Additional Benefits paid on an expense incurred basis are payable under the Policy.

Dependent means an Insured's lawful spouse or Domestic Partner; or a Dependent Child. A Dependent may also include any person related to the Insured by blood or marriage and for whom the Insured is allowed a deduction under the Internal Revenue Code.

Dependent Child; Child means an Insured's unmarried child, from the moment of birth to age 25, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured's natural child; adopted child, beginning with the date of placement in the home of the Insured pursuant to an adoption placement agreement; child for whom the Insured is legal guardian; or a stepchild.

Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is not capable of self-sustaining employment; and 2) the child depends chiefly on the Insured for support and maintenance. The Insured must send Us satisfactory proof that the child meets these conditions, within thirty-one days of the child's attainment of the limiting age and subsequently every 6 months but not more frequently than annually after the two-year period following the child's attainment of the limiting age.

Disability means the inability to do any work for which the Covered Person is or may be qualified by reason of education, experience or training.

Dismemberment means the loss by physical separation of a limb from the body.

Doctor means a licensed health care provider: acting within the scope of his or her license; and rendering care or treatment to a Covered Person that is appropriate for the conditions and locality. It will not include a: Covered Person; the Covered Person's Immediate Family Member; or a member of the Covered Person's household.

Domestic Partner means a person of the same or opposite sex of the Insured who:

1. shares the Insured's primary residence;
2. has resided with the Insured for at least 6 months prior to the date of enrollment and is expected to reside with the Insured indefinitely;
3. is financially interdependent with the Insured
4. has signed a Domestic Partner declaration with the Insured, if recognized by the laws of the state in which he or she resides with the Insured;
5. does not have current Domestic Partner declaration with any other person;
6. is older than 18 years of age;
7. is not currently married to another person; and
8. is not in a position as a blood relative that would prohibit marriage.

Hazard means the circumstances necessary for an event to be considered a Covered Loss under this Policy.

Health Care Plan means a: policy; other benefits; or service arrangement for medical or dental care or treatment under: 1) group or blanket coverage, whether on an insured or self-funded basis; 2) hospital or medical service organizations on a group basis; 3) Health Maintenance Organizations on a group basis; 4) group labor-management plans; 5) employee benefit organization plans; 6) association plans on a group or franchise basis; or 7) any other group

employee welfare benefit plans as defined in the Employee Retirement Income Security Act of 1974, as amended.

Home Country means a country from which the Covered Person holds a passport. If the Covered Person holds passports from more than one country, his or her Home Country will be that country which the Covered Person has declared to Us in writing as his or her Home Country.

Hospital means an institution that: 1) operates as a Hospital pursuant to law for the: care; treatment; and providing of in-patient services for sick or injured persons; 2) provides 24-hour nursing service by Registered Nurses on duty or call; 3) has a staff of one or more licensed Doctors available at all times; 4) provides organized facilities for: diagnosis; treatment; and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a pre-arranged basis; 5) is not primarily a: nursing care facility; rest home; convalescent home; or similar establishment; or any separate: ward; wing; or section of a Hospital used as such; and 6) is not a place solely for: drug addicts; alcoholics; or the aged; or any separate ward of the Hospital.

Hospital Confined means a stay of 24 or more consecutive hours as a registered resident bed-patient in a Hospital.

Immediate Family Member means a person who is related to the Covered Person in any of following ways: spouse; parent (includes stepparent); child age 18 or older (includes legally adopted and step child); brother or sister (includes stepbrother or stepsister); parent-in-law; son or daughter-in-law; and brother- or sister-in-law.

Injury means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a Covered Accident. All Injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single Injury.

Insurance means providing protection against some of the economic consequences of a Covered Loss.

Insured means a person in a Class of Eligible Persons for whom the required premium is paid making insurance in effect for that person.

Maximum Benefit means the most we will pay for each Benefit states in the Schedule of Benefits.

Medical Emergency means a condition caused by an Injury or Sickness that manifests itself, while covered under this Policy, by symptoms of sufficient severity that a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

Medically Necessary means a treatment, service or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a Doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Covered Person's condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. Purchasing or renting 1) air conditioners; 2) air purifiers; 3) motorized transportation equipment; 4) escalators or elevators in private homes; 5) eye glass frames or lenses; 6) hearing aids; 7) swimming pools or supplies for them; and 8) general exercise equipment are not considered Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may, at Our discretion, consider the cost of the alternative to be the Covered Expense.

Other Income Benefits means any amounts that an Insured receives (or are assumed to receive) under:

1. any: Workers' Compensation; occupational disease; unemployment compensation law; or similar state or federal law; including all permanent as well as temporary disability benefits. This includes any: damages; compromises; or settlement paid in place of such benefits, whether or not liability is admitted. If paid as a lump sum, We will prorate these benefits over the period for which the sum is given. If no time is stated, the lump sum will be prorated over a five year period. If no specific allocation of a lump sum is made, then the total sum will be an Other Income Benefit.
2. any Social Security or retirement benefits the Covered Person receives or any third party receives (or is assumed to receive) on the Insured's behalf or for the Insured's dependents; or, if applicable, that the Insured Dependents receive (or are assumed to receive) because of the Covered Person's entitlement to such benefits.
3. Any proceeds payable under any group insurance or similar plan. If there is other insurance that applies to the same claim for disability, and contains the same or similar provision for reduction because of other insurance, We will pay our pro rata share of the total claim. "Pro rata share" means the proportion of the total benefit that the amount payable under one policy, without other insurance, bears to the total benefits under all such policies.

Policy means a legal contract between the Policyholder and Us which describes the terms and conditions of insurance subject to its provisions, limitations and exclusions.

Policyholder means the company or organization that elects to provide this Policy to their employees, members or participants.

Pre-existing Condition means a: Sickness; disease; or other condition of the Covered Person, that in the 6 month period before the Covered Person's coverage became effective under the Policy:

1. first: manifested itself; worsened; became acute; or exhibited symptoms that would have caused a person to seek: diagnosis; care; or treatment; or
2. required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or
3. was treated by a Doctor; or treatment had been recommended by a Doctor.

Premium means the amount of money: determined by Us; based on the Hazards and Benefits chosen by the Policyholder; and agreed by the Policyholder as the consideration of which we agree to guarantee payment.

Schedule of Benefits is an outline of the: Hazards; Coverages; and Benefits provided by this Policy.

Sickness means a disease or condition of the Covered Person that causes a loss for which a Covered Person incurs medical expenses while covered under the Policy. All: related conditions; and recurrent symptoms of the same or similar condition; will be considered one Sickness.

Trip means travel by: air; land; or sea from the Covered Person's Home Country.

Usual and Customary Charge means the average amount charged by most providers for: treatment; service; or supplies in the geographic area where the: treatment; service; or supply is provided.

We; Our; Us means Catlin Insurance Company Incorporated or its authorized agent.

SECTION 3: ELIGIBILITY FOR INSURANCE

Each person in one of the Classes of Eligible Persons shown in the Schedule of Benefits is eligible to be Insured on the Policy Effective Date. We maintain the right to investigate eligibility status to verify eligibility requirements are met. If We discover the eligibility requirements are not met, Our only obligation is to refund any premium paid for that Insured.

An Insured's Dependent is eligible on the date:

1. the Insured is eligible, if the Insured has Dependents on that date; or
2. the date the person becomes a Dependent, if later.

In no event will a dependent be eligible if the Insured is not eligible. Also, Covered Person cannot be covered as an Insured and as a Dependent.

SECTION 4: EFFECTIVE DATE OF INSURANCE

An Insured coverage will begin on the latest of the following dates:

1. the Policy Effective Date, provided that the policy premium has been paid;
2. the date he or she is eligible;
3. the date of the scheduled Trip departure date; or
4. the date of his or her departure from the United States.

SECTION 5: TERMINATION DATE OF INSURANCE

An Insured's coverage will end on the earlier of the date:

1. the policy terminates;
2. the Insured is no longer eligible;
3. the period ends for which premium is paid;
4. the Insured fails to pay the required premium, if the Insured is so required;
5. the scheduled Trip return date;
6. the Insured returns to his or her Home Country;
7. the end of the School term;

A Dependent's coverage will end on the earliest of the date:

1. he or she is no longer a Dependent;
2. the Insured's coverage ends;
3. the date the Policy ends;
4. the period ends for which premium is paid;
5. the scheduled Trip return date;
6. the Dependent returns to his or her Home Country;

SECTION 6: GENERAL LIMITATION

Limitation on Multiple Covered Losses: If a Covered Person suffers more than one Covered Loss as a result of the same Accident, We will pay only one benefit, the largest benefit.

Limitation on Multiple Benefits: If a Covered Person can recover benefits under more than one of the Benefits stated in the Schedule of Benefits, as a result of the same Accident, We will pay only one benefit, the largest benefit.

Limitation on Multiple Covered Policies: If a Covered Person can recover benefits under more than one accident policy written by Us, We will pay under only one policy, the policy which offers the Covered Person the largest benefit.

SECTION 7: DESCRIPTION OF BENEFITS

The following Provisions explain the benefits available under the Policy. Please see the Schedule of Benefits for the applicability of these benefits on a class level.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

We will pay the Benefit Amount shown below, if Injury to the Covered Person results, within the Time Period for Loss from date of Accident shown in the Schedule of Benefits, in any one of the losses shown below. The Principal Sum is shown in the Schedule of Benefits.

Covered Loss

Life
Two or more Members
One Member
Thumb and Index Finger of the Same Hand
Four Fingers of the Same Hand

Benefit Amount

100% of the Principal Sum
100% of the Principal Sum
50% of the Principal Sum
25% of the Principal Sum
20% of the Principal Sum

Definition: For this benefit
Member means hand or foot, sight, speech, and hearing.

Loss of a Thumb and Index Finger of the Same Hand or Loss of Four Fingers of the Same Hand means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand).

BROKEN BONES BENEFIT

We will pay the Percentage of Maximum Benefit Amount of the Descriptions of Injury shown below up to the multiple of the Maximum Benefit shown in the Schedule of Benefits, if the Covered Person sustains Injuries, from a Covered Accident, which within 30 days of the event, results in a broken bone as specified in this section.

Description of Injury	Percentage of Maximum Benefit Amount
One Fracture Per Single Loss	100%
Two Fractures Per Single Loss (not of the same bone)	120%
Three Or More Fractures Per Single Loss (not of the same bone)	200%

- 1) No benefit will be paid before any fracture is recognized medically and the extent and nature have been established by a Doctor.
- 2) In the event that the Covered Person has received a benefit under this section, and the same bodily injury results in Death or Permanent Disablement, any benefits paid under this section will be deducted from the Death or Permanent Disablement benefit.
- 3) Fractures for: nose; teeth; wrists/hands/fingers; and ankles/feet/toes are excluded from coverage.

BURN BENEFIT

We will pay the Percentage of Maximum Benefit Amount for the Severity of Burn shown below up to the Maximum Benefit shown in the Schedule of Benefit, if the Covered Person sustains Injuries from a Covered Accident, which within 30 days of the event results in a Second or Third degree burn as specified in this section.

Severity of Burn	Percentage of Maximum Benefit Amount
Second or Third Degree Burns of 27% or more of the body surface	100%
Second or Third Degree Burns of 18% or more, but less than 27%, of the body surface	60%
Second or Third Degree Burns of 9% or more, but less than 18%, of the body surface	30%
Second or Third Degree Burns of 4.50% or more, but less than 9%, of the body surface	16%

Definition: For this benefit

Second Degree Burns means superficial partial thickness burn of epidermis and dermis characterized by: pain; redness; swelling; and blistering.

Third Degree Burns means full thickness burn through the epidermis and dermis with burning of underlying structural tissue.

CHAPERONE REPLACEMENT BENEFIT

We will pay the Maximum Benefit shown in the Schedule of Benefit, in the event that the official chaperone of the Policyholder is prevented from continuing his to her Trip due to an: Injury; Sickness; or death of the chaperone or an Immediate Family Member which occurs after the Trip begins and before the Trip termination date.

We will reimburse for:

1. the replacement chaperone, up to the published rate of a round Trip economy class ticket from his or her place of permanent residence to the next scheduled destination where the replacement can join the insured group; and
2. returning the chaperone, up to the published rate of a round Trip economy class ticket from his or her assigned location back home.

We will only pay one Chaperone Replacement Benefit per Trip.

COMA BENEFIT

We will pay the Maximum Benefit shown in the Schedule of Benefits if a Covered Person becomes Comatose within 31 days of a Covered Accident and remains in a Coma for at least 31 days.

We reserve the right, at the end of the first 31 days of Coma, to require additional proof that the Covered Person remains Comatose. This proof may include, but is not limited to, requiring an independent medical examination at Our expense.

We will pay this benefit in periodic payments as shown in the Schedule of Benefits. Periodic payments will end on the first of the following dates:

1. the end of the month in which the Covered Person dies;

2. the end of the 100th month for which this benefit is payable;
3. the end of the month in which the Covered Person recovers from the Coma.

Definition: For this benefit

Comatose or **Coma** means a profound state of unconsciousness from which the Covered Person cannot be aroused to consciousness, as determined by a Doctor.

EMERGENCY MEDICAL EVACUATION REPATRIATION BENEFIT

We will pay Maximum Benefit as shown in the Schedule of Benefits for expenses incurred for the medical evacuation or repatriation of a Covered Person. Benefits are payable if the Covered Person:

1. is traveling outside of his or her Home Country;
2. suffers an Injury or Sickness during the course of the covered Trip; and
3. requires Emergency Medical Evacuation.

Benefits will not be payable unless:

1. the Doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person's Injury or Sickness requires an Emergency Medical Evacuation or repatriation;
2. all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible;
3. the charges incurred are Medically Necessary and do not exceed the usual level of charges for similar: transportation; treatment; services; or supplies in the locality where the expense is incurred; and
4. do not include charges that would not have been made if there were no insurance.

Definition: For this benefit

Emergency Medical Evacuation means:

1. the Covered Person's immediate transportation from the place where he or she suffers an Injury or Sickness to the nearest: Hospital; or other medical facility where appropriate medical treatment can be obtained; or
2. the Covered Person's transportation to his or her Home Country to obtain further medical treatment in a: Hospital; or other medical facility; or to recover after suffering an Injury or Sickness.

An Emergency Medical Evacuation also includes: Medically Necessary medical treatment; medical services; and medical supplies necessarily received in connection with such transportation.

After Hospitalization or treatment for a covered Injury or Sickness, if the Covered Person is unable to continue his Trip, Our designated assistance provider, in conjunction with the local attending Doctor and/or the Covered Person's habitual Doctor, will organize the Covered Person's return to his or her Home Country or country of permanent assignment. If the gravity of the situation so dictates, Our designated assistance provider will ensure that appropriate medical care is provided to the Covered Person during the return Trip. If Our designated assistance provider and the local attending medical practitioner consider the Covered Person stable enough to be medically repatriated, without endangering the Covered Person's health, and the Covered Person refuses repatriation, We will continue to pay medical expense benefits incurred after the date repatriation was recommended only up to the amount that would have been payable for the medical repatriation, subject to policy maximums and limitations.

Benefits will not be payable unless We authorize in writing or by an authorized electronic or telephonic means all expenses in advance.

EMERGENCY REUNION BENEFIT

We will reimburse up to the Maximum Benefit shown in the Schedule of Benefits, to have one of the Insured's Immediate Family Members accompany him or her to the Covered Person's Home Country or Hospital where the Covered Person is confined if:

1. the Emergency Medical Evacuation Repatriation Benefit is payable under the Policy; and
2. the Insured is alone outside of his or her Home Country;

In addition, We will pay the reasonable expenses incurred for lodging and meals of the Insured's Immediate Family Member for a period not to exceed 7 days.

This benefit will not exceed the lesser of:

1. the cost of one round-trip economy airfare ticket and other local travel related expenses;
2. the reasonable expenses incurred for lodging and meals of the Insured's Immediate Family Member for a period of 7 days.
3. the Benefit Amount shown in the Schedule of Benefits.

We must authorize all expenses in advance for any benefit to be payable.

FAMILY REUNION BENEFIT

We will reimburse up to the Maximum Benefit shown in the Schedule of Benefit, if, while the Covered Person is traveling, he or she suffers an Injury or Sickness and must be confined in a Hospital for at least 3 consecutive days or if the Covered Person is medically evacuated to another location, We will reimburse the expenses for transportation and lodging for a Family Member to join the Covered Person during his or her stay in the Hospital. All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred. Benefits will not be paid unless all expenses are approved in advance by Us, and services are rendered by the Company's assistance provider.

Definition: For this benefit
Family Member means a Covered Person's parent; sister; brother; husband; wife; or children.

HOME COUNTRY EXTENSION BENEFIT

We will pay the benefits for Covered Medical Expenses up to the Maximum Benefit shown in the Schedule of Benefits, if the Covered Person obtains treatment of an Injury or Sickness while he or she is in his or her Home Country during the course of a Trip for which a benefit is otherwise payable under the Medical Expense Benefit. Benefits will be paid for a period of 1 month from the date the Covered Person returns to his or her Home Country. Home Country Extension Benefit payments are subject to any applicable: Benefit Maximum; Deductible; and Coinsurance Rate shown in the Schedule of Benefits.

LOST BAGGAGE BENEFIT

We will reimburse, up to the Maximum Benefit shown in the Schedule of Benefit, the Covered Person's replacement costs of clothes and personal hygiene items in excess of the deductible, if the Covered Person's luggage is checked onto a Common Carrier, and is then permanently: lost; stolen; or damaged beyond his or her use. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Covered Person must file a formal claim with the transportation provider and provide Us with

copies of all claim forms and proof that the transportation provider has paid the Covered Person its normal reimbursement for the permanently: lost; stolen; or damaged luggage.

Definitions For purposes of this benefit:

Common Carrier means

1. a conveyance, including an aircraft, licensed for hire to carry fare-paying passengers on a set route and schedules; or
2. a transport aircraft operated by the Air Mobility Command of the United States of America or a similar air transport service of another country.

OUT OF COUNTRY MEDICAL EXPENSE BENEFITS

We will pay Maximum Benefit shown in the Schedule of Benefits, for Covered Expenses from a Covered Accident or Sickness. These benefits are subject to the: Deductibles; Coinsurance Maximum Rates; Benefit Periods; and other terms or limits shown in the Schedule of Benefits.

Out of Country Medical Expense Benefits are only payable:

1. for Usual and Customary Charges incurred after the Deductible has been met;
2. for those Medically Necessary Covered Medical Expenses that the Covered Person receives; and
3. when the first charges are incurred within 90 days after the date of the Covered Accident or Sickness.

No benefits will be paid for any expenses incurred that, in Our judgment, are in excess of Usual and Customary Charges.

Covered Medical Expenses

1. Hospital room and board expenses: the daily room rate when a Covered Person is Hospital confined; and general nursing care is provided and charged for by the Hospital. In computing the number of days payable under this benefit, the date of admission will be counted but not the date of discharge.
2. Ancillary hospital expenses: services and supplies including: operating room; laboratory tests; anesthesia; and medicines (excluding take home drugs) when Hospital confined. This does not include personal services of a non-medical nature.
3. Daily intensive care unit expenses: the daily room rate when a Covered Person is Hospital confined in a bed in the intensive care unit; and nursing services other than private duty nursing services.
4. Medical emergency care (room and supplies) expenses: incurred within 72 hours of an Accident and including: the attending Doctor's charges; X-rays; laboratory procedures; use of the emergency room; and supplies.
5. Newborn nursery care expenses.
6. Outpatient surgical room and supply expenses for use of the surgical facility.
7. Outpatient: diagnostic x-rays; laboratory procedures; and tests.
8. Doctor non-surgical treatment/examination expenses (excluding medicines) including: the Doctor's initial visit; each Medically Necessary follow-up visit; and consultation visits when referred by the attending Doctor.
9. Doctor's surgical expenses as shown in the Schedule of Benefits. If an Injury or Sickness requires multiple surgical procedures through the same incision, We will pay only one benefit, the largest of the procedures performed. If multiple surgical procedures are performed during the same operative session but through different incisions, We will pay as shown in the Schedule of Benefits for the most expensive procedure and 50% of Covered Expenses for the additional surgeries.

10. Assistant surgeon expenses when Medically Necessary
11. Anesthesiologist expenses for pre-operative screening and administration of anesthesia during a surgical procedure whether on an inpatient or outpatient basis.
12. Outpatient laboratory test expenses.
13. Physiotherapy physical medicine/chiropractic/acupuncture expenses on an inpatient or outpatient basis limited to one visit per day (as shown in the Schedule of Benefits). Expenses include treatment and office visits connected with such treatment when prescribed by a Doctor, including: diathermy; ultrasonic; whirlpool; or heat treatments; adjustments; manipulation; massage; or any form of physical therapy.
14. Chiropractic expenses on an inpatient or outpatient basis limited to one visit per day (as shown in the Schedule of Benefits).
15. X-ray expenses (including reading charges) but not for dental x-rays.
16. Dental expenses including dental x-rays for the repair or treatment of each injured tooth that is: whole; sound; and a natural tooth at the time of the Accident; and emergency alleviation of dental pain.
17. Dental expenses for impacted wisdom tooth.
18. Outpatient registered nurse services if ordered by a Doctor.
19. Ambulance expenses for transportation from the emergency site to the Hospital.
20. Rehabilitative braces or appliances prescribed by a Doctor. It must be durable medical equipment that 1) is primarily and customarily used to serve a medical purpose; 2) can withstand repeated use; and 3) generally is not useful to a person in the absence of Injury. No benefits will be paid for rental charges in excess of the purchase price.
21. Prescription Drug Expenses including: dressings; drugs; and medicines prescribed by a Doctor and administered on an outpatient basis.
22. Medical equipment rental expenses for a wheelchair or other medical equipment that has therapeutic value for a Covered Person. We will not cover: computers; motor vehicles; or modifications to a motor vehicle; ramps and installation costs; eyeglasses; and hearing aids.
23. Medical services and supplies: expenses for blood and blood transfusions; oxygen and its administration.
24. Eyeglasses; contact lenses; and hearing aids; when damage occurs in a Covered Accident that requires medical treatment.
25. Expenses due to an aggravation or re-Injury of a Pre-Existing Condition.
26. Emergency medical treatment of pregnancy.
27. Therapeutic termination of pregnancy.

PERSONAL PROPERTY AND FINANCIAL INSTRUMENT REIMBURSEMENT BENEFIT

We will pay either the Personal Property Benefit Maximum or Financial Instrument Benefit Maximum shown in the Schedule of Benefit, if a Covered Person sustains loss or damage to Personal Property or Financial Instrument that is caused directly by a Covered Peril during his or her covered out of country Trip. We will indemnify the Policyholder on behalf of the Covered Person with respect to such loss or damage after satisfaction of the Deductible. The Covered Person must take all reasonable precautions for the safety of any covered Personal Property and Financial Instrument. With respect to a Covered Loss, We will be entitled:

1. to take and keep possession of such property and to deal with salvage in a reasonable manner;
2. to repair or replace any property for which We have liability under this Benefit, at Our option. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period.

Definitions

For purposes of this benefit:

Covered Peril means loss or damage caused by: fire; explosion; lightning; collision; upset; or overturn to a: rental vehicle; theft; burglary; or robbery.

Personal Property means the personal effects owned by the Covered Person for: personal use; adornment; or amusement.

Financial Instrument means: coins; banknotes; postal and money orders; signed travelers and other checks; letters of credit; travel tickets; and credit cards.

Exclusions

For purposes of this benefit:

In addition to SECTION 10 (Exclusions), We will not pay for:

1. More than \$1,000 with respect to any one article or set of articles.
2. Vehicles (including aircraft and other conveyances) or their accessories or equipment.
3. Loss or damage due to:
 - a) Moth; vermin; insects; or other animals;
 - b) wear and tear; atmospheric or climatic conditions; or gradual deterioration; or latent defective materials or craftsmanship;
 - c) Mechanical or electrical failure or inherent vice;
 - d) Breaking; marring; scratching; wet or dampness; spoilage; being discoloured; mold mildew; rust; frost; steam; mishandling; improper packing; improper stowage; or rough handling;
 - e) Any process of: cleaning; restoring; repairing; or alteration.
4. More than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair.
5. Currency.
6. Coins; deeds; bullion; stamps; securities; tickets; documents; and perishables.
7. Devaluation of currency or shortages due to errors or omissions during monetary transactions.
8. More than \$500 with respect to cash.
9. Any loss not reported to either the police or transport carrier within 24 hours of discovery.
10. Any loss due to confiscation or detention by customs or any other authority.
11. Any loss or damage directly or indirectly caused by declared or undeclared war or any act thereof.
12. Laptop computers.
13. Household furniture.
14. Eyeglasses.
15. Contact lenses.
16. Artificial teeth or limbs.
17. Property while in the: care; custody; or control of any common carrier.
18. Loss or damage due to unexplained or mysterious disappearance; unexplained shortage; or shortage disclosed by taking inventory.
19. Loss or damage due to theft unless reported to the police or competent authority.

20. Jewelry; furs; fine arts; and antiques.
21. Audiovisual equipment; slide projectors; televisions; overhead projectors.
22. Foodstuffs; liquor; medication; pharmaceutical goods; and plants.
23. Animal mounts or other products of taxidermy.
24. Cellular telephones; citizen band radios; tape players; radar detectors; radio; and other sound reproducing or receiving equipment.
25. Firearms; ammunitions; holsters; firearm paraphernalia.
26. Motor vehicles; including motorcycles and mobile equipment.

In additional, We will not pay benefits for loss or damage caused by or resulting from:

1. Hostile or war like action in time of peace or war, including action in: hindering; combating; or defending against an: actual; impending; or expected attack by:
 - a) any government or sovereign power (de jure or de facto), or by any authority maintaining or using: military; naval; or air forces; or
 - b) military; naval; or air forces; or
 - c) an agent of any government power; authority; or forces.
2. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war.
3. Insurrection; rebellion; revolution; civil war; usurped power; or action taken by governmental authority in: hindering; combating; or defending against such an: occurrence; seizure; or destruction under quarantine or custom regulations; confiscation by order of any government or public authority; or risks of contraband or illegal transportation or trade.
4. Nuclear reaction; or nuclear radiation; or radioactive contamination.
5. Breakage of glass, unless the breakage is the direct result of a covered loss.
6. Loss or destruction of property resulting from any Covered Person voluntarily giving someone else possession of your property, other than to a parking valet or service technician for the purpose of: parking; servicing; or repairing an: automobile; truck; or van.
7. Loss or destruction of property while a rented vehicle is being used for commercial purpose.
8. Loss or damage to property which occurs while loading or unloading a rented vehicle unless such loss or damage is the result of a covered loss.
9. Loss or damage occurring subsequent to a vehicle being obtained under a fictitious: name; address; other false identification; or other fraudulent means or misrepresentation.

REPATRIATION OF REMAINS BENEFIT

We will pay the Maximum Benefit as shown in the Schedule of Benefits for preparation and return of a Covered Person's body to his or her Home Country if he or she dies due to an Injury or Sickness while on a covered Trip. Covered expenses include:

1. expenses for embalming or cremation;
2. the least costly coffin or receptacle adequate for transporting the remains;
3. transporting the remains by the most direct and least costly conveyance and route possible.

Benefits will not be payable unless We authorize in writing or by an authorized electronic or telephonic means all expenses in advance.

TRIP INTERRUPTION BENEFIT

We will reimburse the Maximum Benefit shown in the Schedule of Benefits for unused, non-refundable pre-paid expenses paid by the Covered Person, less the value of applied credit from the unused return travel ticket to return to his or her Home Country, if prior to the date of return, the Covered Person's Trip is interrupted due to the unexpected: death; Serious Injury; or Serious Sickness resulting in admittance to a Hospital of the: Covered Person; Covered Person's Travelling Companion; and Covered Person's Immediate Family Member. We will pay for the loss of travel and/or accommodation expenses.

Definitions For purposes of this benefit:

Immediate Family Member means an Insured Person's spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian; ward; step or adopted children; step-parents; aunts; uncles; nieces; and nephews; who reside in the same country as the Insured Person.

Travelling Companion means up to two (2) person(s) who is / are booked to accompany a Covered Person on the Covered Person's Trip.

Serious Injury or Serious Sickness means Bodily Injury or Sickness certified as being dangerous to life by a legally qualified medical practitioner.

Exclusions For purposes of this benefit:

The Company shall not be liable to pay any benefit in respect of any Covered Person for:

- 1) the default of any:
 - a) provider of transport; or
 - b) agent of such provider; or
 - c) agent acting for the Insured Person;
- 2) regulations made by any Government or Public Authority;
- 3) strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Covered Person Trip was booked;
- 4) delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority of the Aviation Agency or any similar body in any country;
- 5) Is directly caused by or directly results from;
 - a) Any business or financial contractual obligations of the: Covered Person; Covered Person's Travelling Companion; or Covered Person's Immediate Family Member;
 - b) Change of plans or disinclination of the: Covered Person; Covered Person's Travelling Companion; or Covered Person's Immediate Family Member to travel on the particular Covered Person's Trip.

SECTION 8: HAZARDS INSURED AGAINST

We will only pay benefits if the Insured is engaged in one of the hazards described below when the Covered Accident or Sickness occurs. Unless otherwise specified, We will pay benefits only once for any one Covered Accident or Sickness, even if it is covered by more than one hazard.

Travel Coverage (24 Hour Coverage)

The Covered Loss must take place while:

1. traveling or making a short stay of 11 months or less away from the Covered Person's Home Country; and

Exposure and Disappearance

Coverage under this Hazard includes exposure to the elements after the: forced landing; stranding; sinking; or wrecking of a vehicle in which the Covered Person was traveling.

A Covered Person is presumed dead if:

1. he or she is in a vehicle that: disappears; sinks; or is stranded or wrecked on a Trip covered by the Policy; and
2. the body is not found within one year of the Covered Accident.

Owned Aircraft Not Covered – Benefits will not be paid if loss occurs on an aircraft: owned; leased; or controlled by the Policyholder, or any of the Policyholder's affiliates. An aircraft will be deemed "controlled" by the Policyholder if the Policyholder may use it for more than 10 straight days, or more than 15 days in any year.

SECTION 9: SCOPE OF COVERAGE

Full Excess Benefits

We pay Covered Expenses:

1. after the Covered Person satisfies any deductible; and
2. only when they are in excess of amounts paid by any other Health Care Plan.

We pay benefits without regard to any coordination of benefits provisions in any other Health Care Plan.

SECTION 10: EXCLUSIONS

We will not pay benefits for any loss or Injury that is caused by, or results from:

1. suicide or attempted suicide.
2. Intentionally self-inflicted Injury.
3. war or any act of war, whether declared or not.
4. Sickness; disease; bodily or mental infirmity; bacterial or viral infection; or medical or viral infection; or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
5. piloting or serving as a crewmember.
6. The Covered Person's commission of, or attempt to commit: a felony; or to which a contributing cause was the Covered Person's being engaged in an illegal occupation.
7. active participation in a riot, or insurrection.
8. flight in; boarding; or alighting from an aircraft or any craft designed to fly above the Earth's surface, except as:
 - a. a fare-paying passenger on a regularly scheduled commercial or charter airline;

- b. a passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight;
 - c. a passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent.
9. travel in or on any on-road or off-road motorized vehicle not requiring licensing as a motor vehicle.
10. an Accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in driver's education Program.
11. travel in any aircraft: owned; leased; or controlled by the Policyholder; or any of its subsidiaries or affiliates. An aircraft will be deemed to be "controlled" by the Policyholder if the aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year.
12. an Accident that occurs while on active duty service in the: military; naval; or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
13. aggravation of an Injury the Covered Person suffered before participating in that Covered Activity, unless We receive a written medical release from the Covered Person's Doctor prior to engaging in the Covered Activity.
14. Injury or Sickness where the Covered Person's Trip to the host country is undertaken for treatment or advice for such Injury or Sickness, except as provided in the Policy.
15. participation in any sports activity listed below not specifically authorized, sponsored and supervised by the Policyholder;
 - rugby; cave diving; cheerleading; motorcycling; rock climbing; ice climbing; mountain climbing; horse riding; base jumping; lacrosse; soccer; gymnastics; bull riding; hockey; football; street lugging; heli-skiing; surfing; motorcycle racing; snowboarding; climbing above 20,000 feet; including: tryouts; practice; or any competitions or games; bungee jumping; parachuting; skydiving; parasailing; hang-gliding; caving or spelunking; extreme skiing; heli-skiing; skiing outside marked trails; mountain climbing; ice climbing; scuba diving; professional or semi-professional sports; extreme sports; body contact sports; hot-air ballooning; snowboarding; base jumping; sail gliding; parakiting; parkour; racing including stunt show or speed test of any motorized or non-motorized vehicle; rodeo activities.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

In addition to the exclusions above, We will not pay Medical Expense Benefits for any loss, treatment or services resulting from or contributed to by:

1. treatment by persons employed or retained by a Policyholder, or by any Immediate Family Member or member of the Covered Person's household.
2. damage to or loss of dentures or bridges; or damage to existing orthodontic equipment (except as specifically covered by the Policy).
3. Injury or death to which a contributing cause is: the Covered Person's commission or attempt to commit a felony; or to which a contributing cause was the Covered Person's being engaged in an illegal occupation.
4. Injury or death caused while: riding in or on; entering into or alighting from; or being struck by a 2 or 3-wheeled motor vehicle or a motor vehicle not designed primarily for use on public streets and highways.

5. blood; blood plasma; or blood storage; except expenses by a Hospital for processing or administration of blood.
6. cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness.
7. Any: elective treatment; surgery; health treatment; or examination; including any: service; treatment; or supplies that: (a) are deemed by Us to be experimental; and (b) are not recognized and generally accepted medical practices in the United States.
8. eyeglasses; contact lenses; hearing aids; wheelchairs; braces; appliances; examinations or prescriptions for them; or repair or replacement of existing artificial limbs; orthopedic braces; or orthotic devices.
9. treatment of Injuries that result over a period of time (such as: blisters; tennis elbow; etc.), and that are a normal, foreseeable result of participation in the Covered Activity.
10. treatment or service provided by a private duty nurse.
11. replacement of: artificial limbs; eyes; and larynx.
12. eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof, unless caused by an Injury incurred while covered under the Policy.
13. covered medical expenses for which the Covered Person would not be responsible for in the absence of the Policy.
14. conditions that are not caused by a Covered Accident or Sickness.
15. participation in any activity or hazard not specifically covered by the Policy.
16. Any: treatment; service; or supply not specifically covered by the Policy.
17. Any: treatment; services; or supplies received by the Covered Person that are incurred or received while he or she is in his or her Home Country.
18. personal comfort or convenience items. These include but are not limited to: Hospital telephone charges; television rental; or guest meals.
19. routine nursery care.
20. routine physicals.
21. cosmetic or plastic surgery, except as a result of Injury.
22. elective surgery.
23. new eye glasses or contact lenses; eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses; or repair or replacement of existing eye glasses or contact lenses.
24. routine dental care and treatment.
25. rest cures or custodial care.
26. organ or tissue transplants and related services.
27. Injury sustained while participating in amateur; interscholastic; intercollegiate; professional; or semiprofessional sports.
28. confinement or institutional care.
29. maternity and routine nursery care.
30. any expenses covered by any other employer or government sponsored plan for which, and to the extent that the Covered Person is eligible for reimbursement.
31. Services; supplies; or treatment including any period of Hospital confinement which were not: recommended; approved; and certified as necessary and reasonable by a Doctor; or expenses which are non-medical in nature.
32. treatment relating to: birth defects; and congenital conditions; or complications arising from those conditions.
33. expenses incurred for services related to the diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness.
34. expenses incurred for birth control including surgical procedures and devices.
35. nasal or sinus surgery, except surgery made necessary as the result of a covered Injury a deviated nasal septum including sub mucous resection and surgical correction thereof.

36. expenses incurred in connection with: weak; strained; or flat feet; corns; calluses; or toenails.
37. treatment of acne.
38. expenses incurred for Trips taken for the purpose of seeking medical care.
39. expenses incurred while traveling against the advice of a medical professional.

SECTION 11: CLAIM PROVISIONS

Notice Of Claim: A claimant must give Us or Our authorized representative written (or authorized electronic or telephonic) notice of claim for injury or sickness within 90 days after the date of the accident causing an injury or the commencement of the disability from such sickness. Such notice may be given by or on behalf of the insured or the beneficiary. Failure to give notice within such time shall not invalidate nor reduce any claim if it was not reasonably possible to give notice within the time required, provided written notice of claim is given as soon as reasonably possible. This notice should identify the Covered Person and the Policy Number.

Claim Forms: Upon receiving written notice of claim, We will send claim forms to the claimant within 15 days. If We do not furnish such claim forms within fifteen days after the giving of notice, the claimant will satisfy the requirements of written proof of loss by sending the affirmative written (or authorized electronic or telephonic) proof as shown below. The proof must describe the occurrence, extent and nature of the loss.

Uniform Claim Forms: Notwithstanding any other law to the contrary, including Paragraph (4) of LA R.S. 22:975, all claims shall be processed in conformity with the uniform claim form issued by the Department of Insurance pursuant to LA R.S. 22:1824.

Proof Of Loss: Affirmative written (or authorized electronic or telephonic) proof of loss must be sent to the agent authorized to receive it. Written (or authorized electronic or telephonic) proof must be given within 90 days after the date of loss. Failure to furnish such proof within the time required will not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided proof is furnished as soon as reasonably possible and in no event later than one year from the time proof is otherwise required.

Claimant Cooperation Provision: Failure of a claimant to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

Time Payment Of Claims: Unless an optional periodic payment is stated, benefits will be paid immediately after We receive written (or authorized electronic or telephonic) proof of loss. Subject to written (or authorized electronic or telephonic) proof of loss, accrued indemnity claims for loss of time on account of disability will be monthly and any balance remaining unpaid upon the termination of liability will be paid immediately.

Payment Of Claims: If the Covered Person dies, any death benefits or other benefits unpaid at the time of the Covered Person's death will be paid to the Beneficiary. If no Beneficiary is on record with Us or Our authorized agent, payment will be made to the first surviving class of the following to the Covered Person's:

1. spouse;
2. children, in equal shares (If a child is a minor, benefits will be paid to the legal guardian);
3. mother or father;
4. estate.

All other benefits due and not assigned will be paid to the Covered Person, if living.

Otherwise, the benefits may, at our option, be paid:

1. according to the beneficiary designation; or
2. to the Covered Person's estate.

If a benefit due is payable to:

1. the Covered Person's estate; or
2. the Covered Person or a beneficiary who is either a minor or is not competent to give a valid release for the payment,

We may pay an amount not exceeding \$1,000 due to some other person. The other person will be one who we believe is entitled to the payment and who is related to the Covered Person or the beneficiary by blood or marriage. We will be relieved of further responsibility to the extent of any payment made in good faith.

We may pay benefits directly to any Hospital or person rendering covered services, unless the Covered Person requests otherwise in writing. The Covered Person must make the request no later than the time he or she files a written proof of loss.

Beneficiary: The Insured may designate a beneficiary. The Insured has the right to change the beneficiary at any time by written (or electronic and telephonic) notice. If the Insured is a minor, his or her parent or guardian may exercise this right for him or her. The consent of the beneficiary is not required. The change will be effective when We or Our authorized agent receive it. When received, the effective date is the date the notice was signed. We are not liable for any payments made before the change was received. We cannot attest to the validity of a change.

Payment of Medical Claims: At the request of: the Covered Person; or his or her parent or guardian; if the Covered Person is a minor, medical benefit may be paid to the provider of service. Any payment made in good faith will end our liability to the extent of the payment.

Physical Examinations And Autopsy: We have the right to have a Doctor of Our choice examine the Covered Person as often as is reasonably necessary. This section applies: when a claim is pending. We also have the right to request an autopsy in the case of death, unless the law or religious law forbids it. We will pay the cost of the examination or autopsy.

Legal Actions: No lawsuit or action in equity can be brought to recover on the Policy: (1) before 60 days following the date proof of loss was given to Us; or (2) after 3 years following the date proof of loss is required.

Recovery of Overpayment or Error: If benefits are overpaid, or paid in error, We have the right to recover the amount overpaid, or paid in error, by any or all of the following methods:

1. A request for lump sum payment of the amount overpaid, or paid in error.
2. Reduction of any proceeds payable under the Policy by the amount overpaid, or paid in error.
3. Taking any other action available to Us.

Subrogation: To the extent that benefits are provided or paid under this Policy, we shall be subrogated to all rights of recovery which any Covered Insured may acquire against any other party for the recovery of the amount paid under this Policy, however Our right of subrogation is secondary to the right of the Covered Person to be fully compensated for his damages. The Covered Person agrees to deliver all necessary documents or papers, to execute and deliver all necessary instruments, to furnish information and assistance, and to take any action We may require to facilitate enforcement of our right of subrogation. We agree to pay our portion of the

Covered Person's attorneys' fee or other costs associated with a claim or lawsuit to the extent that We recover any portion of the benefits paid under this policy pursuant to our right of subrogation.

SECTION 12: PREMIUM PROVISIONS

Premiums: The premiums for the Policy will be based on the rates currently in force, the plan, and amount of insurance in effect.

Changes In Premium Rates:

After the initial twelve months of coverage, We may change premium rates at the end of any Policy Term with at least 31 days advance notice mailed to the last known address of the Policyholder. Any increase in premium rates of 20% or more will be preceded by at least 45 days advance notice mailed to the last known address of the Policyholder. We will not increase premium rates more frequently than once in any six-month period following the initial twelve-month period, unless one of the events described below occurs.

1. The terms of the Policy change.
2. A division; subsidiary; affiliated organization; or eligible class is added or deleted from the Policy.
3. There is a change in the factors bearing on the risk assumed.
4. There is a misrepresentation in the information We relied on in establishing the rate.
5. Any federal or state law or regulation is amended to the extent it affects Our benefit obligation.

If an increase or decrease in rates takes place on a date that is not a Premium Due Date, a pro rata adjustment will apply from the date of the change to the next Premium Due Date.

Payment of Premium: The first premium is due on the Policy Effective Date. After that, premiums will be due annually unless We agree with the Policyholder on some other method of premium payment. The Policyholder shall remit the premium to Us.

If any premium is not paid when due, the Policy will be canceled as of the Premium Due Date, except as provided in the Policy Grace Period section.

Policy Grace Period: A Policy Grace Period of 30 days from the date premium is due will be granted for the payment of the required premiums. The Policy will remain in force during the Grace Period. If the required premiums are not paid during the Policy Grace Period, insurance will end upon the expiration of the Grace Period. The Policyholder will be liable to Us for any unpaid premium for the time the Policy was in force.

Reinstatement: If default is made in the payment of any agreed premium for this Policy, the subsequent acceptance of the defaulted premium by Us or by any producer authorized by Us to accept such premium, shall reinstate the Policy; however, the reinstated policy shall cover only loss resulting from accidental injury thereafter sustained or loss due to sickness beginning more than ten (10) days after the date of such acceptance.

SECTION 13: GENERAL PROVISIONS

Entire Contract; Changes: The Policy (including any endorsements or amendments), and the signed application of the Policyholder are the entire contract. Any statements made by the Policyholder or Covered Persons will be treated as representations and not warranties. No such statement shall: void the insurance; reduce the benefits; or be used in defense of a claim for loss incurred; unless: it is contained in a written application; and a copy is provided to the person who made such statement (or their beneficiary or representative).

To be valid, any change or waiver must be in writing. It must: be signed by our President or Secretary; and be attached to the Policy. No agent has authority to change or waive any part of the Policy.

Time Limit on Certain Defenses: After three years from the date of issue of this Policy, no misstatements, except fraudulent misstatements, made by the applicant in the application for such Policy may be used to void the Policy or to deny a claim for loss incurred or disability, as defined in the Policy, commencing after the expiration of such three-year period. This Policy provision shall not be so construed as to affect any legal requirement for avoidance of a policy or denial of a claim during such initial three-year period, nor to limit the application of Paragraphs (B)(1), (2), (3), and (4) of LA R.S. 22:975 in the event of misstatement with respect to age or occupation or other insurance.

Policy Effective Date And Termination Date: The Policy begins on the Policy Effective Date at 12:01 AM Standard Time at the address of the Policyholder where the Policy is delivered. Either We or the Policyholder may terminate the Policy on any Premium Due Date by giving 31 days advance written notice to the other party. The Policy may be terminated at any time by mutual written consent of the Policyholder and Us. The Policy terminates automatically on the earlier of: 1) the end of the Policy Term shown in the Schedule of Benefits; or 2) the Premium due date if Premiums are not paid when due, subject to the Grace Period. Termination takes effect at 12:01 AM Standard Time at the Policyholder's address on the date of termination.

Cancellation by Insured: The Insured may likewise cancel this Policy on the terms specified in this Paragraph. Upon cancellation by Us, however, the We will only be liable for any claim for benefits accrued, or for expenses incurred for services rendered, subsequent to the cancellation date if the subsequent claim is for an illness or condition which was the basis of any claim prior to cancellation and for which We had notice and if the Policy of insurance is cancelled for reasons other than failure of the Policyholder to pay premiums or failure of the Insured to maintain eligibility as provided in the Policy. Upon the written request of the named Insured, We will provide to the Insured in writing the reasons for cancellation of the Policy. There shall be no liability on the part of and no cause of action of any nature shall arise against Us or Our agents, employees, or representatives for any action taken by them to provide the reasons for cancellation as required by this Paragraph.

If the Insured shall at any time change his or her occupation to one classified by Us as less hazardous than that stated in the Policy, We, upon written request of the Insured, and at the Insured's option, will either cancel the Policy upon its surrender and refund the unearned premium or will reduce the premium rate accordingly and refund the excess pro rata unearned premium from the date of receipt of proof of such change of occupation.

Extension of Time Limitations: If any limitation of this Policy with respect to giving notice of claim, furnishing proof of loss, or bringing any action on this Policy is less than that permitted by law of the state, district, or territory in which the Insured resides at the time this Policy is issued, such limitation is extended to agree with the minimum period permitted by such law.

Misstated Data: The Company has relied upon the underwriting information provided by the Policyholder; its Third Party Administrator; or other Agent in the issuance of this Policy. Should subsequent information become known which, if known prior to issuance of this Policy, would have affected the rates; deductibles; terms; or conditions for coverage, the Company will have the right to revise the rates; deductibles; terms; or conditions as of the Effective Date of issuance, by providing written notice to the Policyholder.

Assignment: The rights and benefits under this Policy may not be assigned and any attempt to assign will be void.

Clerical Error: If a clerical error is made, it will not affect the insurance of any Covered Person. No error will continue the insurance of a Covered Person beyond the date it should end under the Policy terms.

Examination Of Records And Audit: We shall be permitted to examine and audit the Policyholder's books and records: at any time during the term of the Policy; and within 2 years after the termination of the Policy as they relate to the premiums or subject matter of this insurance.

Certificates Of Insurance: Where it is required by law, or upon the request of the Policyholder, We will make available certificates outlining the insurance coverage and to whom benefits are payable under the Policy.

Conformity With State Statutes: On the date of issue of the Policy, any provision that is in conflict with the laws in the state in which the insured resides at the date of issue is understood to be amended to conform to such statutes.

Not In Lieu Of Workers' Compensation: The Policy is not a Workers' Compensation policy. It does not provide Workers' Compensation benefits.