

- Common Carrier
- 18) "Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.
  - 19) "Travel Supplier" means tour operator, cruise line, hotel, etc., who has made the land and/or sea arrangements.
  - 20) "Traveling Companion" means a person who is sharing travel arrangements with You to a maximum of 4 persons including You. Companion unless You are sharing room accommodations with the group or tour leader.
  - 21) "Trip" means prepaid land/sea arrangements and shall include flight connections to join and depart such land/sea arrangements.
  - 22) "Unforeseen" means not anticipated or expected and occurring after the Effective Date of the policy.
  - 23) "You," "Your," or "the Insured" means a person who has purchased a Trip and who has paid the required plan cost for the protection plan provided herein.

### CLAIMS PROCEDURE

To facilitate prompt claims settlement call MEDEX Insurance Services at 1.800.537.2029 between the hours of 8:00am and 5:00pm EST and ask for the claims department. Please refer to the Habitat for Humanity Trip Cancellation/Interruption Program. MEDEX Insurance Service's claims department will send you the necessary claim form in order for you to submit your claim.

### TRIP CANCELLATION CLAIMS: IMMEDIATELY Call

Travel Supplier and the Claims Administrator to report Your cancellation and avoid non-covered expenses due to late reporting. The Claims Administrator will then advise You on how to obtain the appropriate form to be completed by You and the attending Physician.

**INTERRUPTION:** Obtain medical statements from the doctors in attendance in the country where Sickness or Accident occurred. These statements should give complete diagnosis, stating that the Sickness or Accident prevented traveling on dates contracted. Provide all unused transportation tickets, official receipts, etc.

### TERM OF COVERAGE

1. The Trip Cancellation Benefit takes effect at 12:01 a.m. the day after the receipt of the appropriate plan cost that covers the full cost of Your Trip.
2. The Trip Interruption Benefit takes effect at 12:01 a.m. local time at Your location on the departure date of Your Trip.
3. All coverage shall terminate on the earlier of the following dates: (a) Your return to the origination point as specified in the travel tickets; (b) 11:59 p.m. local time at Your location on the date Your Trip is completed.
4. If You extend the return dates, all coverage will terminate at 11:59 p.m. local time at Your location on the date originally Scheduled Return Date.

**EXTENDED COVERAGE.** All coverage under the policy will be extended, if: (a) Your entire Trip is covered by the policy; and (b) Your return is delayed by covered reasons specified under Trip Cancellation and Interruption. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

Notice to State of Washington Residents: This is not Your insurance policy. To obtain Your state-specific insurance policy, call 1.800.537.2029. You are entitled to cancel the policy within 14 days of Your purchase date with a full refund provided You have not already departed on Your Trip or filed a claim.

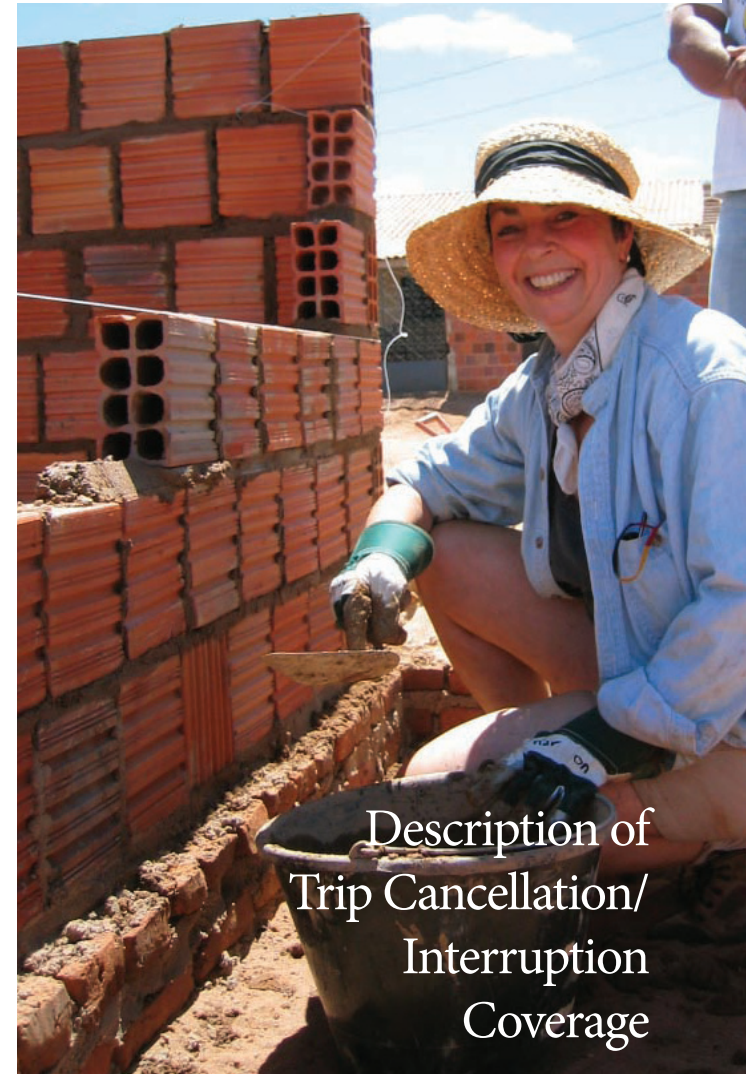
*Protection plan fees are non-refundable.*

**Plan is designed by:** MEDEX Insurance Services.  
**Plan Administrator:** MEDEX Insurance Services  
 8501 LaSalle Road, Suite 200  
 Baltimore, MD 21286  
 1.800.537.2029

**This Insurance, under policy #AIC-TRVL-P (2/03) is underwritten by:** Arch Insurance Company, with its principal place of business in New York, NY.

**Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with American Group Travel Trust, BankNewport as Trustee. In the event of any conflict between this Description of Coverage and the Master Policy, the Master Policy will govern.**

**To file a claim, call MEDEX Insurance Services at 1.800.537.2029 between the hours of 8:00am and 5:00pm EST and ask for the claims department. Please refer to the Habitat for Humanity Trip Cancellation/Interruption Program. MEDEX Insurance Service's claims department will send you the necessary claim form in order for you to submit your claim.**



Description of  
 Trip Cancellation/  
 Interruption  
 Coverage



INTERNATIONAL HEADQUARTERS:  
 121 Habitat St. Americus, GA 31709-3498 USA  
 Phone: (229) 924-6935 (800) HABILITAT Fax: (229) 928-8811  
 e-mail: publicinfo@habitat.org www.habitat.org



GV/FC7-09



Schedule of Coverages and Services	Maximum Benefits Per Person
Trip Cancellation	\$5,000
Trip Interruption	\$5,000

**Trip Cancellation/Trip Interruption:** The Insurer will pay a benefit, up to the maximum shown on the Schedule of Coverages and Services if You are prevented from taking Your covered Trip or continuing on Your covered Trip due to the following unforeseen events:

1. Sickness, Accidental Injury or death of You, Your Traveling Companion, or Your Family Member which results in medically imposed restrictions as certified by a Physician at the time of loss preventing your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
2. Strike that causes complete cessation of services for at least 48 consecutive hours;
3. Weather which causes complete cessation of services of Your Common Carrier for at least 48 consecutive hours;
4. You or Your Traveling Companion are terminated or laid off from employment subject to three years of continuous employment at the place of employment where terminated;
5. You or Your Traveling Companion are hijacked, quarantined, required to serve on a jury, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, subpoenaed, the victim of felonious assault within 10 days of departure; or having Your or Your Traveling Companion's principal place of residence made uninhabitable by fire, flood, or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure;
6. If within 30 days of Your departure the United States government issues a travel advisory indicating that Americans should not travel to a destination named on the itinerary. The travel advisory must occur after the Effective Date of Your trip cancellation coverage;
7. You or Your Traveling Companion who are military personnel, and are called to emergency duty for a disaster other than war;
8. You or Your Traveling Companion being directly involved in a traffic Accident substantiated by a police report, while en route to departure.

**You Must:** Contact MEDEX as soon as You know the Trip is going to be canceled or interrupted. Failure to do so may affect coverage.

**Trip Cancellation:** Non-refundable cancellation charges imposed by Your Travel Supplier and/or airfare cancellation charges for flights joining or departing Your Land/Sea Arrangements; or the

additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Trip for a covered reason and You do not cancel.

**Trip Interruption:** Unused, non-refundable land or sea expenses prepaid to Travel Supplier and/or the airfare paid, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way Economy Fare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets) less the value of applied credit from an unused return travel ticket.

In no event shall the amount reimbursed exceed the lesser of; the amount You pre-paid for Your Trip, or the maximum benefit shown on the Schedule of Coverage and Services.

#### EXCESS INSURANCE PROVISION

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

#### EXCLUSIONS

The following exclusions apply. This plan does not cover any loss caused by or resulting from:

- 1) Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane committed by You or Your Traveling Companion;
- 2) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- 3) Participation in any military maneuver or training exercise;
- 4) Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; scuba diving, and speed contest;
- 5) Participation as a professional in athletics;
- 6) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 7) Being under the influence of drugs or intoxicants unless prescribed by a Physician;
- 8) Commission or the attempt to commit a criminal act by You or Your Traveling Companion.
- 9) Pregnancy and childbirth (except for Complications of Pregnancy)
- 10) Dental treatment except as a result of Accidental Injury to sound, natural teeth within twelve (12) months of the Accidental Injury;
- 11) Mental or emotional disorders, unless hospitalized.

#### DEFINITIONS

- 1) "Accident" means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.
- 2) "Accidental Injury" means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
- 3) "Bodily Injury" means identifiable physical Injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such Injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.
- 4) "Common Carrier" means any land, sea, and/or air conveyance operating under a license for the transportation of passengers for hire.
- 5) "Complication of Pregnancy" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.
- 6) "Economy Fare" means the lowest published rate for a one-way ticket.
- 7) "Effective Date" means the date and time Your coverage begins.
- 8) "Family Member" means You or Your Traveling Companion's legal spouse, parent, legal guardian, stepparent, grandparent, parents-in-law, grandchild, natural or adopted child, stepchild, children-in-law, ward, brother, sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.
- 9) "Injury" means Bodily Injury caused by an Accident occurring while this policy is in force and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.
- 10) "The Insurer" means Arch Insurance Company.
- 11) "Land/Sea Arrangements" means land and/or sea arrangements booked through the Travel Supplier.
- 12) "Natural Disaster" means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.
- 13) "Physician" means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or a Family Member.
- 14) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.
- 15) "Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or to a different final destination.
- 16) "Sickness" means illness or disease which is diagnosed and treated by a Physician on or after the Effective Date of the protection plan and while You are covered under this plan.
- 17) "Strike" means any unannounced labor disagreement that interferes with the normal departure and arrival of a