

For information in the unlikely event of an evacuation, please call:

- Dare County: 1-877-629-4386
- Dare County Emergency Management Office: 252-475-5655
- Currituck County: 252-232-6010
- Currituck County Emergency Management Office: 252-232-2115

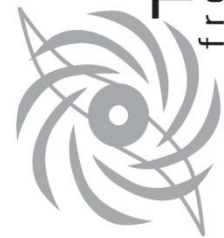
**For Medical assistance while traveling
Call Toll Free:**

- 1-888-268-2824



Coastal vacations are about relaxing. Trip Preserver lets you do just that.

TRIP PRESERVER™
from red sky travel insurance



For information on how to file a claim contact:

Travel Insured International, Inc.
P.O. Box 280568
East Hartford, CT 06128-0568
Phone 866.890.6499

Notice to State of Washington Residents: This is not Your Description of Coverage. To obtain Your state-specific insurance policy, call 1.866.890.6499.

**Trip Preserver
DESCRIPTION OF COVERAGE**

Schedule	Maximum Benefits
Coverage & Services	Per Rental
Part A – Travel Protection	
Trip Cancellation	Trip Cost*
Trip Interruption	Trip Cost*
Trip Delay	\$750 (\$200/day)
Part B – Medical Protection	
Emergency Accident and Sickness Medical Expense	\$25,000
Emergency Evacuation and Repatriation of Remains	\$500,000
Part C – Baggage Protection	
Baggage Delay	\$400
Worldwide Emergency Assistance Services	
* Up to the rental cost paid up to a maximum of \$100,000	

The Pre-Existing Condition exclusion will be waived if the protection plan is purchased within 14 days of the initial Trip deposit and You are not disabled from travel at the time You pay the plan cost.

Part A - TRAVEL PROTECTION

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

- Sickness, Accidental Injury, or death of You, Your Traveling Companion, or Business Partner, or Family Member of You or Your Traveling Companion; 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.
- Mandatory evacuation ordered by local authorities at Your final destination due to hurricane or other Natural Disaster. You must have four (4) days or 50% of Your total Trip length or less remaining, at the time the mandatory evacuation ends, in order to cancel the Trip.
- 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.
- 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 You 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.

- e) If within 30 days of Your departure,, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage.
- f) You or Your Traveling Companion who are military personnel, and are called to emergency duty for a disaster other than war; if within 30 days of departure, You have Your military leave revoked or You are reassigned.
- g) You or Your Traveling Companion being directly involved in a traffic Accident substantiated by a police report, while en route to departure.
- h) A documented theft of passports or visas.
- i) A transfer by the employer with whom You are employed on Your Effective Date which requires Your principal residence to be relocated.
- j) Named hurricane causing cancellation of travel to the Insured's destination that is uninhabitable for the greater of: (1) 4 days or (2) 50% of the Insured's trip length. The Company will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's destination accommodations uninhabitable. An Insured's destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage or less than 14 days after the effective date of the Insured's Trip Cancellation coverage.
- k) Natural Disaster at the site of Your destination which renders Your destination accommodations uninhabitable.
- l) Adverse weather or natural disaster resulting in the obstruction of public roadways, or curtailment of public transportation, which prevents the Insured's ability to arrive at their Land/Sea Arrangements.

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

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 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; 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 Delay: Trip Delay coverage will be on a one-time basis if You are delayed 12 or more hours. If You experience a covered delay, You are eligible for up to the maximum shown on the Schedule of Coverage and Services, for reasonable, additional accommodations and travel expenses. Covered reasons for travel delay are: Carrier caused delay (including Inclement Weather); lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced Strike, or Natural Disaster

Part B - MEDICAL PROTECTION

Emergency Accident and Sickness Medical Expense:

The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury or Sickness.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to: the services of a Physician; charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The Insurer will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

Emergency Medical Evacuation: The Insurer will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while You are on a Trip. Benefits payable are subject to the Maximum Amount per person shown on the Schedule of Coverage and Services for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. In the sole discretion of the Assistance Company, it must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Covered Emergency Evacuation Expenses are those for Medically Necessary Transportation, including reasonable and customary medical services and supplies incurred in connection with Your Emergency Evacuation. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You and (c) reviewed and pre-approved by the Assistance Company;

The Insurer will also pay reasonable and customary charges for escort expenses required by You, if You are disabled during a Trip and an escort is recommended in writing, by the Insured's attending Physician and must be pre-approved by the Assistance Company.

If You are hospitalized for more than 7 days following a Covered Emergency Evacuation Expense, the Insurer will pay subject to the limitations set out herein, for expenses:

- 1) to return to the United States where they reside, with an attendant if necessary, any of Your Dependent Children who were accompanying You when the Injury or Emergency Sickness occurred: but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.
- 2) to bring one person chosen by You to and from the Hospital or other medical facility where You are confined if You are traveling alone: but not to exceed the cost of one round-trip economy airfare ticket.

Medically Necessary Repatriation: Following a covered Emergency Evacuation expense or a covered medical expense, the Insurer will pay to return You from the location to which You were evacuated or became sick or injured to Your return destination via Common Carrier within one year from Your original Trip completion date.

Commercial airfare costs will be in the same class of service, as Your original airline tickets, or in business or first class as in compliance with Your medical necessities and requirements upon Your discharge, less refunds from Your unused transportation tickets.

In addition to the above covered expenses, if the Insurer has previously evacuated You to a medical facility, the Insurer will pay Your airfare costs from that facility to Your primary residence, within one year from Your original Scheduled Return Date, less refunds from Your unused transportation tickets. Airfare costs will be economy, or first class if Your original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

Emergency Evacuation means Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained. Transportation means any land, sea or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

Emergency Sickness means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of Your condition or place Your life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while Your coverage is in force and during Your Trip.

Repatriation of Remains: The Insurer will pay reasonable Covered Expenses incurred to return Your body to Your primary residence if You die during the covered Trip. This will not exceed the maximum shown on the Schedule of Coverage and Services.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, minimally necessary coffins for transport, and transportation.

All transportation must be authorized and arranged by the Assistance Company.

Excess Insurance Provision

The insurance provided under Parts A and B shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

Part C - BAGGAGE PROTECTION

Baggage Delay (Outward Journey Only): The Insurer will reimburse You for expenses of necessary Personal Effects, up to the maximum shown in the Schedule of Coverage and Services, if Your checked Baggage is delayed or misdirected by Common Carrier for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence. You must be a ticketed passenger of a Common Carrier.

WORLDWIDE EMERGENCY ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include: • Medical evacuation • Medically necessary repatriation • Repatriation of remains • Medical or legal referral • Inoculation information • Hospital admission guarantee • Translation service • Lost Baggage retrieval • Passport/visa information • Emergency cash advance* • Bail bond* • Prescription drug/eyeglass replacement*

*Payment reimbursement to the Assistance Company is Your responsibility.

Travel assistance services are provided by an independent organization and not by Arch Insurance Company. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

24-Hour Emergency Assistance

Telephone Numbers

1.888.268.2824

or call collect:

1.603.328.1725

Be sure to use the appropriate country and city codes when calling.

**- KEEP THESE NUMBERS WITH YOU
WHEN YOU TRAVEL-**

EXCLUSIONS

The following exclusions apply to Parts A and B:

- 1) Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only) committed by You or Your Traveling Companion;
- 2) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; Participation in any military maneuver or training exercise;
- 3) Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; scuba diving, and speed contest;
- 4) Participation as a professional in athletics;
- 5) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 6) Being under the influence of drugs or intoxicants unless prescribed by a Physician;
- 7) Commission or the attempt to commit a criminal act by You or Your Traveling Companion.
- 8) Pregnancy and childbirth (except for Complications of Pregnancy)
- 9) Pre-Existing Conditions, unless the policy is purchased within 14 days of the initial Trip deposit; the booking for the covered Trip must be the first and only booking for this travel period and destination; You are not disabled from travel at the time You pay the plan cost.
- 10) Mental or emotional disorders, unless hospitalized.
- 11) Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
- 12) Traveling for the purpose of securing medical treatment;
- 13) A loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for You.
- 14) Any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due the Insured

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) "Assistance Company" means the service provider with which the Insurer has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation
- 4) "Baggage" means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.
- 5) "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.

- 6) "City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.
- 7) "Common Carrier" means any land, sea, and/or air conveyance operating under a license for the transportation of passengers for hire.
- 8) "Complication of Pregnancy" means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.
- 9) "Dependent Child(ren)" means Your child (or children), including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance;
- 10) "Domestic Partner" means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.
- 11) "Economy Fare" means the lowest published rate for a one-way ticket.
- 12) "Effective Date" means the date and time Your coverage begins.
- 13) "Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.
- 14) "Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.
- 15) "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.
- 16) "The Insurer" means Arch Insurance Company.
- 17) "Land Arrangements" means land arrangements booked through the Travel Supplier.
- 18) "Medically Necessary" means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.
- 19) "Natural Disaster" means flood, fire, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.
- 20) "**Pre-Existing Condition**" means **any Injury, Sickness or condition of Yourself, a Traveling Companion or a Family Member for which medical advice, diagnosis, care or treatment was recommended or received with the 60-day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription**
- 21) "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.
- 22) "Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Trip.
- 23) "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.

- 24) "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.
- 25) "Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.
- 26) "Travel Supplier" means tour operator, Cruise line, hotel, etc., who has made the land and/or sea arrangements.
- 27) "Traveling Companion" means a person who is sharing travel arrangements with You.
- 28) "Trip" means prepaid Land Arrangements and shall include flight connections to join and depart such Land Arrangements, provided such flight connections are scheduled to commence within one (1) day of the Land Arrangements.
- 29) "Unforeseen" means not anticipated or expected and occurring after the Effective Date of the policy.
- 30) "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:

TRIP CANCELLATION CLAIMS: IMMEDIATELY Call your property management company and Travel Insured International to report Your cancellation and avoid non-Covered Expenses due to late reporting.

TRIP INTERRUPTION: Obtain medical statements from the doctors in attendance 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.

TRIP DELAY: Obtain any specific dated documentation, which provides proof of the reason for delay (airline or forms, medical statements, etc). Submit this documentation along with Your Trip itinerary and all receipts from additional expenses incurred.

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment; submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

BAGGAGE: Obtain a statement from the Common Carrier that Your Baggage was delayed

TO OBTAIN CLAIM FORMS AND ANY ADDITIONAL INFORMATION ON HOW TO REPORT A CLAIM, CALL OR WRITE TRAVEL INSURED INTERNATIONAL AND REFER TO PRODUCT #T-4140a

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. All other coverages take 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 or Travel Delay. 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 1.866.890.6499
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. Under Accident and Sickness Medical Expense, You are eligible for coverage if You receive any treatment within 365 days of the Accident or 30 days of the onset of the Sickness.
"Excess Insurance Provision" is not applicable.

Protection plan fees are non-refundable.

FOR PLAN INQUIRIES OR INFORMATION ON FILING A CLAIM PLEASE CONTACT TRAVEL INSURED INTERNATIONAL AT 1.866.890.6499

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, Bank Newport as Trustee. In the event of any conflict between this Description of Coverage and the Master Policy, the policy will govern.

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