

**Good Neighbor Insurance
Proudly Introduces**

“*Day Tripper*”

“International Short-Term” Group Medical Travel
Insurance at a Very Economical Daily Rate

* Up to \$100,000.00 in Medical Protection!

*Up to \$100,000.00 for Emergency Evacuation!
Plus..... Emergency Dental; Emergency Reunion;
Trip Interruption; Repatriation of Mortal Remains;
Accidental Death & Dismemberment; and
up to 15 Travel Assistance Services (see page 4)

*Very Economical Rates – as low as \$1.10 per day!

*Underwritten by Lloyds, London –
world’s oldest & largest market
insuring millions in almost every country!

Rated “A-“ Excellent by AM Best, “A” Superior by Standard & Poors

*Administered by MultiNational Underwriters, Inc.,
a TRAVEL GUARD® International company

Fact: Most domestic health insurance plans fail to provide the
benefits essential for international exposure.

Whether you travel for business or pleasure, international travel
involves risks; risks which domestic plans do not fully cover.

Our “*Day Tripper*” Group International Health Insurance Plan
has it all at a daily rate anyone can afford!

E-mail, call or fax us if you have any questions!

* Good Neighbor Insurance *

1-866-636-9100 (toll free) * 1-480-813-99930 (fax)
info&gninsurance.com (e-mail)

* Featured in the American Airlines
“American Way” Magazine

**“Day Tripper” INTERNATIONAL
SHORT TERM MISSIONARY
TRAVEL HEALTH INSURANCE**

*Underwritten by Lloyd's, London
Administered by MultiNational Underwriters, Inc.,
a TRAVEL GUARD® International company
Distributed by Insurance Services of America*

Schedule of Benefits and Limits

Deductibles:	\$100 or \$250 per Certificate Period.
Coinsurance – Claims incurred outside US or Canada	For the Certificate Period, Underwriters will pay 100% of Eligible Expenses after the Deductible up to the Overall Maximum Limit.
Hospital Room and Board	Average Semi-Private room rate, including nursing services.
Intensive Care Unit	Usual, Reasonable and Customary charges.
All Other Eligible Expenses	Usual, Reasonable and Customary charges.
Emergency Dental (Acute Onset of Pain)	\$100 limit per Certificate Period
Local Ambulance	Usual, Reasonable and Customary charges, when covered illness or injury results in hospitalization.
Emergency Evacuation	Overall Maximum Limit
Repatriation of Remains	Overall Maximum Limit
Emergency Reunion	\$10,000 limit per Certificate Period
Trip Interruption	\$5,000 limit per Certificate Period
Lost Checked Luggage	\$250 limit per Certificate Period (not subject to Deductible or Coinsurance)
Accidental Death and Dismemberment	Death - \$25,000 Loss of 2 Limbs - \$25,000 Loss of 1 Limb - \$12,500 Benefits reduce 50% at age 70 and an additional 50% at age 75.
Common Carrier Accidental Death	\$50,000
Hospital Pre-Notification Penalty	50% of Eligible Medical Expenses.
Optional Hazardous Sports Rider	\$25,000 limit per Certificate Period
Overall Maximum Limit per Certificate Period (includes all benefits except Accidental Death and Dismemberment and Common Carrier Accidental Death)	Age 80 or older: \$10,000. Age 70 to 79: \$50,000. All others: \$50,000 or \$100,000.

This is a summary of Benefits. For more details, or for a complete copy of the Master Policy, contact Good Neighbor Insurance.

WHY BUY TRAVEL INSURANCE?

The answer is easy. Whether you travel for business or pleasure, international travel involves risk. You may arrive at your destination to find that your luggage with personal items has disappeared, or a personal emergency may necessitate your early return back home, or a medical emergency may require hospitalization or even air evacuation. In most cases, your existing insurance will not provide adequate protection for these and other risks. Without appropriate travel insurance, you may be exposed to significant financial liability. MultiNational Underwriters, Inc. has designed The “*Day Tripper*” to take the risks out of international travel, so you can have an enjoyable and productive trip.

WHEN DOES COVERAGE BECOME EFFECTIVE AND WHEN DOES IT END?

Your coverage becomes effective on the later of: the date we receive your completed application and correct premium, the date of departure from your Home Country, or the date you request on your application. Your coverage will end on the earliest of: the end of the period for which you have paid a premium, the date requested on your application, or the date you return to your Home Country (unless you have started a Benefit Period, in which case you will be covered for eligible medical expenses for 180 days from the on-set of the condition).

WHAT IS COVERED?

All benefits, except Lost Checked Luggage, Accidental Death & Dismemberment and Common Carrier Accidental Death, are subject to the Deductible and Coinsurance. Policy Limits apply to all benefits:

Medical:

1. Inpatient and Outpatient charges made by a Hospital.
2. Charges made by a Physician, Surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the Physician has referred the case.
3. Charges made for dressings, sutures, casts or other supplies prescribed by the attending Physician or specialist.
4. Charges for diagnostic testing using radiology, ultrasonographic or laboratory services.
5. Charges for oxygen and other gases and anesthetics and their administration.
6. Charges for Prescription drugs, for treatment of a covered Injury or Illness, but not for the replacement of lost, stolen, damaged, expired or otherwise compromised drugs.
7. Charges made by a licensed Extended Care Facility upon direct transfer from an acute care Hospital.
8. Emergency Local Ambulance transport incurred in connection with Injury or Illness resulting in Hospitalization.

Emergency Dental:

1. Emergency Dental Treatment and Dental Surgery necessary to restore or replace sound natural teeth lost or damaged in an Accident, which is covered under this insurance.
2. Emergency Dental Treatment necessary to resolve acute, spontaneous and unexpected onset of pain.

Emergency Evacuation:

If recommended by your attending Physician, who certifies that evacuation is necessary to safeguard your life or limb and that Medically Necessary treatment is not available locally, and if approved in advance and coordinated by MultiNational Underwriters, Inc., this plan will provide the following benefits: Emergency air and/or ground transportation to the nearest Hospital that is qualified to provide the Medically Necessary treatment.

Emergency Reunion

In the event of a covered Emergency Evacuation, this plan will provide the following benefits: The cost of an economy round trip air and/or ground transportation ticket for one of your relatives (parent, spouse, sibling or child age 18 or older) for transportation to the area where you are hospitalized following Emergency Evacuation and reasonable expenses for lodging and meals for your relative, for a period not to exceed 10 days.

Trip Interruption:

If, after you have departed, you learn of the death of a parent, spouse, sibling or child, or you learn of the substantial destruction of your principal residence by fire or weather, this plan will provide the following benefit: The cost of an economy one way air and/or ground transportation ticket for you to the area of your principal residence or following a covered Emergency Evacuation, the attending Physician states that it is Medically Necessary for your return to your Home Country or to the area from which you were initially evacuated for continued treatment, recuperation and recovery, the “*Day Tripper*” will provide the following benefit: The cost of a one way economy air and/or ground transportation ticket for your transportation from the area where you were hospitalized following the Emergency Evacuation, to the area where you were initially evacuated from, to the terminal serving the area of your principal residence..

Repatriation of Remains:

In event of a covered Injury or Illness resulting in your death, this plan will provide the following benefit: Air or ground transportation of bodily remains or ashes to the area of your Principal Residence, and reasonable costs of preparation of your remains necessary for transportation.

Lost Checked Luggage:

In the event your checked luggage is permanently lost by the transportation provider, this plan will provide the following benefit: Up to \$250 for replacement of clothes and personal hygiene items, not to exceed \$50 for any one item. You must file a formal claim with the transportation provider, and provide the Plan Administrator with copies of all claim forms, and proof that the transportation provider has paid you its normal reimbursement for the lost checked luggage.

Accidental Death and Dismemberment:

In the event of your Accidental Death (except while traveling in a common carrier) or Dismemberment resulting from a covered Injury, this plan will provide the following benefit:

1. Accidental Death - Principal Sum of \$25,000 to the Beneficiary designated on your Application. The Principal Sum shall reduce by 50% (to \$12,500) if you are age 70 to 74 at time of death, and an additional 50% (to \$6,250) if you are age 75 or older at time of death.
2. Accidental Dismemberment -
 - a. Loss of 2 or more eyes or limbs - Principal Sum of \$25,000 to you.
 - b. Loss of 1 eye or limb - One-half of the Principal Sum (\$12,500) to you.
 - c. The Principal Sum(s) shall reduce by 50% if you are age 70 to 74 at time of death or dismemberment, and an additional 50% if you are age 75 or older at time of death or dismemberment.

Common Carrier Accidental Death:

In the event of your Accidental Death while traveling on board a commercial common carrier, this plan will provide the following benefit: Principal Sum of \$50,000 to the Beneficiary designated on your Application.

“Day Tripper” Travel Assistance Services:

The following Travel Assistance Services are available to you 24 hours a day – 7 days a week while your coverage is in effect.

Pre-trip Health and Safety Advisories (available after your purchase of the “*Day Tripper*” and before your departure) – call us for current passport, visa, inoculation and vaccine requirements, well as up-to-date travel safety advisories.

Livetravel Services – we will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak – We are the industry leaders in tracking lost baggage. We will help you locate your lost baggage and deliver it to you anywhere in the world.

Emergency Message Relay – we will relay messages to your family, friends and co-workers helping you to maintain contact during an emergency.

Emergency Cash Transfers – we will assist you in arranging and obtaining cash transfers anywhere in the world.

Other important Assistance Services include:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance

These Travel Assistance Services are not insurance benefits and provision of any Travel Assistance Services is not a guarantee of any other benefit under the “*Day Tripper*” plan.

WHAT IS EXCLUDED?

The following charges, treatments, surgeries, medications, conditions and circumstances:

1. Pre-existing Conditions - Charges resulting directly or indirectly from any Pre-existing Condition, as herein defined, are excluded from this insurance. A Pre-existing Condition is any Illness, Injury, or medical condition or chronic or recurring Illness or Injury or medical condition, including any associated complications or consequences, which exist at or during the 5 years immediately preceding your effective date.
2. Treatment for or related to any congenital condition.
3. Pregnancy, childbirth, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
4. Mental Health Disorders or Substance Abuse.
5. Not incurred during the Certificate Period or the applicable Benefit Period and charges which are not presented to Underwriters for payment within 60 days from the end of the Certificate Period or the applicable Benefit Period.
6. Charges of use of Emergency Room for treatment of Illness unless the patient is directly admitted to the hospital as Inpatient for further treatment of that Illness.
7. Not Medically Necessary and administered or ordered by a Physician.
8. Provided at no cost, or by a family member or by a person who ordinarily resides with you, or which are attributable to or recoverable from any other party including government sponsored plans.
9. Charges which exceed Usual, Reasonable and Customary.
10. Investigational, Experimental or for Research purposes.
11. While confined primarily to receive Custodial Care, Educational or Rehabilitative Care.
12. Venereal Disease, AIDS or ARC.
13. Dental Treatment, including treatment of the temporomandibular joint, except for Emergency Dental Treatment necessary to replace sound natural teeth lost or damaged in

- an Accident covered hereunder or for the relief of acute, spontaneous and unexpected onset of pain.
14. Eyeglasses, contact lenses, hearing aids, hearing implants, eye refraction, visual therapy, or visual eye training or eye surgery (including cataract surgery and radial keratotomy) or for any examination or fitting related to these devices or procedures.
 15. Injury sustained while taking part in the following activities: Amateur or professional sports or athletics, except this does not include Amateur sports or athletics which are non-contact and undertaken solely for leisure, recreational, entertainment or fitness purposes unless such sports or athletics are otherwise excluded by this provision. The following are excluded: mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher; and aviation (except when traveling solely as a passenger in a commercial aircraft); and hang gliding, sky diving, parachuting or bungee jumping; and snow skiing or snowboarding, except for recreational downhill and/or cross country snow skiing or snowboarding (no cover provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body); and racing by any animal or motorized vehicle; and spelunking; and subaqua pursuits involving underwater breathing apparatus unless NAUL/PADI certified, accompanied by a certified instructor and at depth of less than 10 meters; jet skiing; and any other sport or athletic activity which is undertaken for thrill seeking and exposes you to abnormal or extreme risk of injury.
 16. Injury sustained while under the influence of or due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of Substance Abuse.
 17. Willfully self-inflicted Injury or Illness and Immunizations and Routine Physical Exams.
 18. The Deductible, Coinsurance and charges, which are not included as Eligible Expenses as described in the Master Policy, and charges which exceed the policy limits.
 19. Treatment required as a result of complications or consequences of a treatment or condition not covered hereunder.
 20. Charges for travel or accommodations, except as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion and Trip Interruption sections of this insurance.
 21. Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
 22. Organ or Tissue Transplants or related services.
 23. Acts of terrorism, war, insurrection, riot or any variation thereof.
 24. Treatment by a Chiropractor.
 25. Disease of the skin.

This is a summary of Exclusions. For more details, or for a complete copy of the Master Policy, contact Good Neighbor Insurance.

WHAT ARE THE PRE-NOTIFICATION REQUIREMENTS?

All Hospitalizations, Surgeries, Emergency Evacuations, Emergency Reunions, Trip Interruptions, Repatriation of Remains, Computerized Tomography (CAT Scan) and Magnetic Resonance Imaging (MRI) must be Pre-notified. Simply call, or have your Physician call, Multi-National Underwriters, Inc. with all information relative to your claim. Be sure to have your ID number available. If you do not Pre-notify, medical expenses will be reduced by 50%, and all other expenses will be forfeited.

WHO IS THE PLAN ADMINISTRATOR?

MultiNational Underwriters, Inc., headquartered in Indianapolis, Indiana, is a full service organization, offering a comprehensive portfolio of insurance products designed specifically to

address the insurance needs of international travelers. As a TRAVEL GUARD® International company, we benefit from the experience of a corporate group that protected over 6 million travelers last year. Our international claims specialists, medical professionals and customer service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Evacuation, you will find our service team to be prompt, compassionate, and of the highest professional quality.

WHO IS THE INSURER?

Lloyd's, the largest and oldest insurance market in the world is the insurer of this plan - Rated A- by AM Best Company, and A by Standard and Poors, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena, and is well known for its innovative products and services. Presently, Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

CONTACT INFORMATION

WORLDWIDE Marketing Office

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USA**

**480-813-9100 (outside the US)
866-636-9100 (toll-free within US)
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**“Day Tripper” INTERNATIONAL SHORT TERM
TRAVEL HEALTH INSURANCE RATES (U.S. Citizens)**

Underwritten by Lloyd's, London

OPTION A **

\$50,000 Policy Maximum, \$100 Deductible

To age 29: \$1.10 per day (child alone, same rate)

Age 30 - 39: \$1.30 per day

Age 40 - 49: \$2.10 per day

Age 50 - 59: \$3.40 per day

Age 60 - 64: \$4.40 per day

Age 65 - 69: \$5.50 per day

Age 70 - 79: \$7.40 per day (\$50,000 max)

Age 80+: \$11.00 per day (\$10,000 max)

OPTION B **

\$50,000 Policy Maximum, \$250 Deductible

To age 29: \$1.00 per day (child alone, same rate)

Age 30 - 39: \$1.20 per day

Age 40 - 49: \$1.90 per day

Age 50 - 59: \$3.10 per day

Age 60 - 64: \$4.00 per day

Age 65 - 69: \$5.00 per day

Age 70 - 79: \$6.70 per day (\$50,000 max)

Age 80+: \$10.00 per day (\$10,000 max)

OPTION C **

\$100,000 Policy Maximum, \$100 Deductible

To age 29: \$1.30 per day (child alone, same rate)

Age 30 - 39: \$1.40 per day

Age 40 - 49: \$2.30 per day

Age 50 - 59: \$4.00 per day

Age 60 - 64: \$4.70 per day

Age 65 - 69: \$5.90 per day

Age 70 - 79: N/A

Age 80+: N/A

OPTION D **

\$100,000 Policy Maximum, \$250 Deductible

To age 29: \$1.20 per day (child alone, same rate)

Age 30 - 39: \$1.30 per day

Age 40 - 49: \$2.10 per day

Age 50 - 59: \$3.60 per day

Age 60 - 64: \$4.30 per day

Age 65 - 69: \$5.40 per day

Age 70 - 79: N/A

Age 80+: N/A

OPTION E**

\$250,000 Policy Maximum, \$100 Deductible

To age 29: \$1.40 per day (child alone, same rate)

Age 30-39: \$1.90 per day

Age 40-49: \$2.50 per day

Age 50-59: \$4.30 per day

Age 60-64: \$5.50 per day

Age 65-69: \$6.40 per day

Age 70-79: N/A

Age 80+: N/A

OPTION F **

\$250,000 Policy Maximum, \$250 Deductible

To age 29: \$1.30 per day (child alone, same rate)

Age 30-39: \$1.70 per day

Age 40-49: \$2.30 per day

Age 50-59: \$3.90 per day

Age 60-64: \$5.00 per day

Age 65-69: \$5.80 per day

Age 70-79: N/A

Age 80+: N/A

Note: Hazardous Sports Coverage is available for 20% in additional premium! Simply multiply chosen daily rate by 1.20!

**“Day Tripper” INTERNATIONAL SHORT TERM
TRAVEL HEALTH INSURANCE RATES (Non-U.S. Citizens)**

Underwritten by Lloyd's, London

OPTION A **

\$50,000 Policy Maximum, \$100 Deductible

To age 29: \$1.50 per day (child alone, same rate)

Age 30 - 39: \$2.00 per day

Age 40 - 49: \$3.10 per day

Age 50 - 59: \$4.40 per day

Age 60 - 64: \$5.30 per day

Age 65 - 69: \$6.60 per day

Age 70 - 79: \$8.40 per day (\$50,000 max)

Age 80+: \$14.10 per day (\$10,000 max)

OPTION B **

\$50,000 Policy Maximum, \$250 Deductible

To age 29: \$1.40 per day (child alone, same rate)

Age 30 - 39: \$1.80 per day

Age 40 - 49: \$2.80 per day

Age 50 - 59: \$4.00 per day

Age 60 - 64: \$4.80 per day

Age 65 - 69: \$6.00 per day

Age 70 - 79: \$7.60 per day (\$50,000 max)

Age 80+: \$12.80 per day (\$10,000 max)

OPTION C **

\$100,000 Policy Maximum, \$100 Deductible

To age 29: \$1.90 per day (child alone, same rate)

Age 30 - 39: \$2.50 per day

Age 40 - 49: \$3.40 per day

Age 50 - 59: \$5.40 per day

Age 60 - 64: \$7.20 per day

Age 65 - 69: \$8.30 per day

Age 70 - 79: N/A

Age 80+: N/A

OPTION D **

\$100,000 Policy Maximum, \$250 Deductible

To age 29: \$1.70 per day (child alone, same rate)

Age 30 - 39: \$2.30 per day

Age 40 - 49: \$3.10 per day

Age 50 - 59: \$4.90 per day

Age 60 - 64: \$6..50 per day

Age 65 - 69: \$7.50 per day

Age 70 - 79: N/A

Age 80+: N/A

OPTION E**

\$250,000 Policy Maximum, \$100 Deductible

To age 29: \$2.10 per day (child alone, same rate)

Age 30 - 39: \$2.60 per day

Age 40 - 49: \$4.30 per day

Age 50 - 59: \$5.80 per day

Age 60 - 64: \$7.90 per day

Age 65 - 69: \$9.10 per day

Age 70 - 79: N/A

Age 80+: N/A

OPTION F**

\$250,000 Policy Maximum, \$250. Deductible

To age 29: \$1.90 per day (child alone, same rate)

Age 30 - 39: \$2.40 per day

Age 40 - 49: \$3.90 per day

Age 50 - 59: \$5.30 per day

Age 60 - 64: \$7.20 per day

Age 65 - 69: \$8.30 per day

Age 70 - 79: N/A

Age 80+: N/A

Note: Hazardous Sports Coverage is available for 20% in additional premium! Simply multiply chosen daily rate by 1.20!